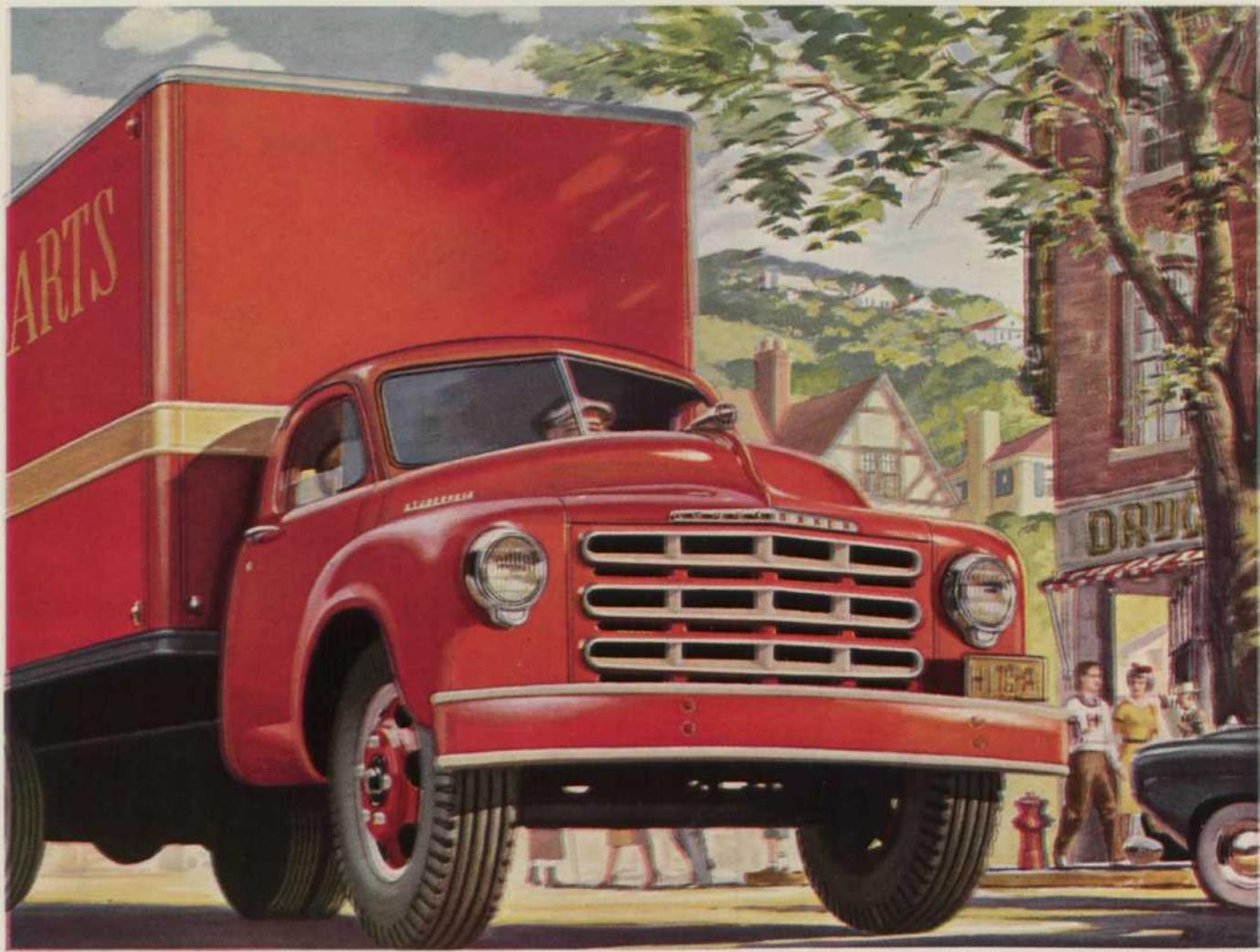


# Nation's BUSINESS

JUNE 1950





2-ton shown with 15-foot van body—1½-ton also available

## New pulling power—staying power—earning power!

ALMOST everywhere you look in a Studebaker truck, you find important improvements in design that cut operating costs.

The massive, pressed-steel Studebaker truck frame, for example, extends well beyond the rear axle for increased load protection and lengthened body life.

The front of the frame is reinforced with a rigid, twist-resisting, special K-member—an exclusive new Studebaker method of strengthening the whole forward structure of the truck.

### Gas-saving automatic overdrive, too!

Studebaker's gas-saving automatic overdrive is now available in all  $\frac{1}{2}$  ton and  $\frac{3}{4}$  ton Studebaker trucks. It's extra cost—but it starts paying its way right away in extra thrift.

Stop in and see the Studebaker trucks— $\frac{1}{2}$  ton,  $\frac{3}{4}$  ton, 1 ton,  $1\frac{1}{2}$  ton, 2 ton models.

### STUDEBAKER TRUCKS

*Noted for low-cost operation*



Just lift the hood! Everything's easy to get at! No standing on a box is necessary when you want to work on the engine or the ignition! No stooping under the dash to find instrument panel wiring! Everything is within easy arm's reach.



Foot-controlled floor ventilation airs the roomy Studebaker cab! Wide seat. Comfortable Adjusto-Air cushion. Extra large windshield and windows. Weather-protected steps enclosed inside doors. Tight-gripping rotary door latches.



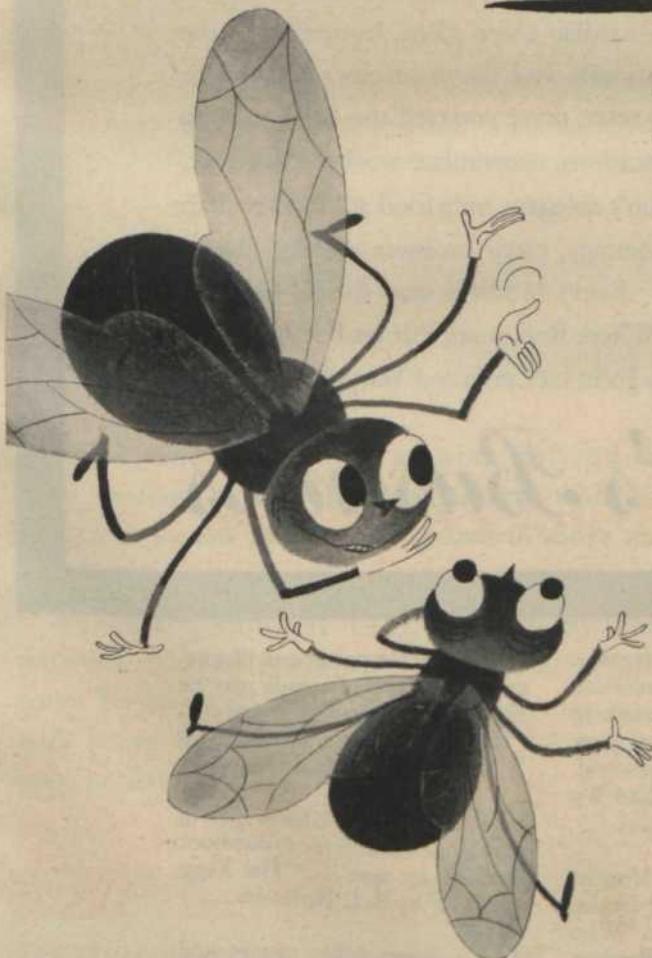
Studebaker's streamlined  $\frac{1}{2}$  ton,  $\frac{3}{4}$  ton and 1 ton pick-ups have double-walled, heavy-gauge metal body—tail gate hinged at center and each end—loads slide on and off with ease. Big-visibility rear window aids backing and parking.



Wear-resisting Studebaker craftsmanship is the pride of father-and-son teams and thousands of other trustworthy Studebaker workmen. They build long-lasting soundness into all the Studebaker trucks. Studebaker, South Bend 27, Indiana, U.S.A.



# "THAT'S PEOPLE PAPER!"



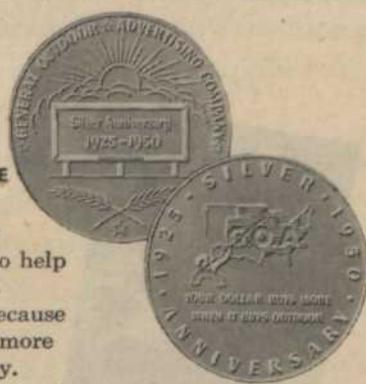
And it's been catching them like flies  
for the past 25 years. First, posters catch their  
eyes. That's inevitable. Outdoor panels are  
dramatic . . . they stand out and get noticed.

Next, posters stick in people's minds. Messages  
are short . . . identification is strong.

Finally, posters keep on the job. They're there  
day after day, rain or shine, until the sale is made.  
General Outdoor Advertising Co., Inc.,  
515 South Loomis Street, Chicago 7, Illinois.  
Offices in principal cities.

#### YOUR DOLLAR BUYS MORE WHEN IT BUYS OUTDOOR

This Silver Anniversary  
Medallion is a symbol to help  
advertisers remember  
that Outdoor outsells because  
it reaches more people, more  
often, more economically.



# Keeping Executives out of the Cemetery!

While industry cut its occupational accidents 60% in the past two decades, little has been done to save executives from themselves.

This year business and industry will suffer 600,000 heart deaths and 150,000 nervous breakdowns — many among management. The executive who drives himself too hard self-inflicts heart and circulatory disorders, hypertension, ulcers, other gastro-intestinal diseases, diabetes, and gallstones.

Appalled by the situation, Western Electric, International Harvester, General Motors, and other major US corporations installed health programs for management ... du Pont, Allis Chalmers, Consolidated Edison and others went a step further, set up medical departments to salvage the men who turn to drink as a problem solver.

And in Philadelphia, 57 specialists in



medicine pooled their skills at Benjamin Franklin Clinic to aid the overburdened executive ... have traced many business man's ailments in the forty and fifty age brackets to emotional turbulence and tensions. The MD's found the surest way to cardiac chest pains, butterflies in the stomach, and the mortician's slab is not to relax, drive yourself too hard, pass up vacations, accumulate work on the desk, don't delegate, gulp food at lunch, rush to meetings, carry business worries home!

Every business man should look for "Where Brakes are Put on Breakdowns" by John La Cerda and Mary Ann Ramsey

IN NEXT MONTH'S

## *Nation's Business*



THE \$64,000,000,000 QUESTION... Generous Dr. Dewey Anderson, Public Affairs Institute, wants to invest \$520,000,000,000 of your money in bold plan to help world. Don't miss "How Bold Can We Get?" by Greer Williams...

NOT FOR MIDGETS... J. P. Morgan & Co. ranks 25th among banks, but No. 1 in tall traditions. "Who Banks at Morgan's" by A. Bartlett.

BUGS NOT BOMBS... Hoof and mouth virus, Newcastle disease,

botulinus toxin, pneumonic plague, psittacosis, and tularemia may be big weapons in next war ... "H Bomb vs Germ Warfare" by William Bradford Huie ...

HEALTH HINT... Unless you're Roy Rogers, don't try to outshoot the stick up man ... "The Yegg and You" by R. L. Holcomb ...

And a dozen other stories and features of prime significance for business men in the July issue of Nation's Business ...

THE FUTURE HOLDS GREAT PROMISE



**RADIO RELAY FOR TELEVISION**—The Bell System uses frequencies of radio waves, sometimes called microwaves, to transmit Telephone calls and Television programs over chains of radio relay towers across the countryside. The towers are built about twenty-five miles apart.

## The Bell System's Television Network Grows Each Year

The Television industry is growing fast and the Bell System is moving right ahead with the facilities needed to carry programs to more and more people.

At the beginning of 1949, the Bell System's network covered areas with 38,000,000 population. By the end of this year, further expansion will bring that figure to about 57,000,000—a gain of fifty per cent.

Just as Bell System facilities made network radio possible, so today we are making network Television possible. New types of transmission—Coaxial Cable and Radio Relay—have been developed. The two systems were designed to carry both Long Distance calls and Television programs. Thus both needs can be supplied in the most practical way.

The Bell System is a pioneer in Television transmission and through its continuing research and building is marching right along with the growth of this new industry.



### SECTION OF COAXIAL CABLE

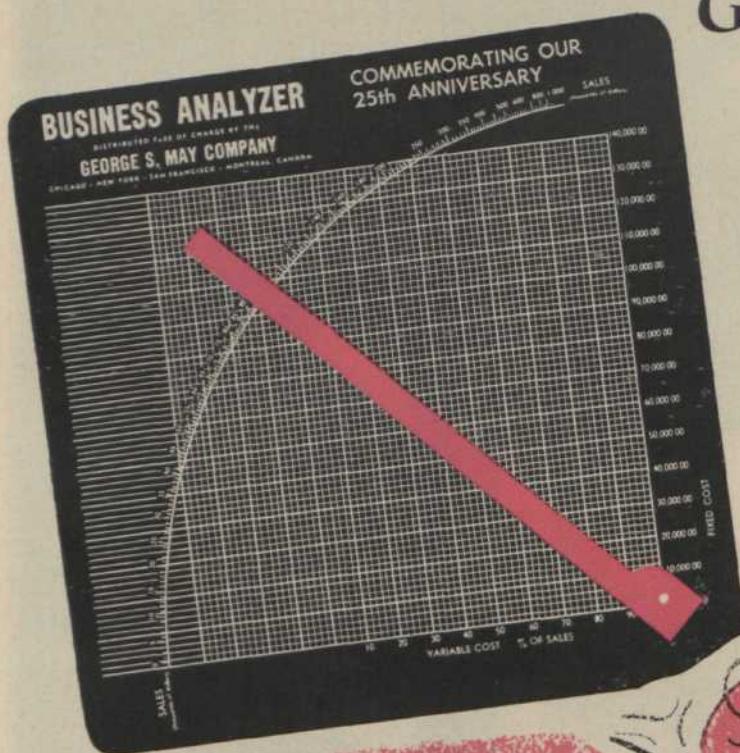
It's no bigger than a man's wrist. Yet 1800 Long Distance conversations or six Television programs can go through it at one time.

BELL TELEPHONE SYSTEM



# Write for Your **FREE** Copy!

## GEORGE S. MAY COMPANY'S **BUSINESS ANALYZER**



Every businessman should have one of these new, handy analyzers to help guide him in establishing fixed and variable costs in relation to sales volume. TELLS in exact figures:

1. How to find the sales volume required to break even at given, fixed and variable costs.
2. How to find the sales volume required to render a certain percent of profit on sales at the same cost structure.
3. How to find the allowed fixed cost at a given sales volume.
4. How to find the allowed variable cost at a given sales volume.
5. How to find the fixed cost reduction necessary to compensate for a given loss in sales volume.
6. How to find the reduction in variable costs necessary to compensate for a lower sales volume.



This simple, easy-to-operate chart can be the difference between profit and loss in your business. It is yours **FREE** as compliments of the George S. May Company in commemorating their 25th Anniversary. **WRITE TODAY** on your company letterhead or business stationery.

George S. May Service Pays For Itself

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# Nation's Business



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CHAMBER OF COMMERCE OF THE UNITED STATES

VOL. 38

JUNE, 1950

No. 6

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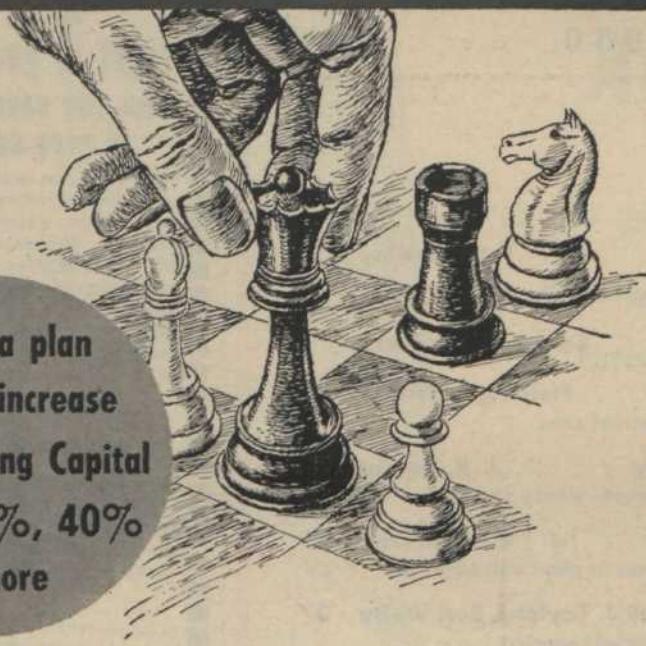
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# Would MORE WORKING CAPITAL help you make the right moves at the right time?

Here's a plan  
that can increase  
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20%, 30%, 40%  
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Is your company handicapped because Working Capital is inadequate? And are you reluctant to sell stock or take in partners because of high initial costs, interference with management, dilution of control, and continuous sharing of profits . . . even after the need for extra money may have passed?

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financing offices in principal cities of the United States and Canada.



## ABOUT OUR AUTHORS

FRANK J. TAYLOR and EARL M. WELTY first met out in the Hawaiian Islands where the latter was handling publicity, advertising and public relations for the Hawaiian Airlines and the Inter-Islands Steam Navigation Company. At the time Welty was eager to return to the States. So when the Union Oil Company asked Taylor to work on a history of the company, he called on Welty for help in digging out the facts. Welty dug so deep that before long he knew more about Union Oil than anybody else connected with it. When the history was completed, Welty was asked to stay on and be the company's information man.

Taylor, on the other hand, kept right on with his free-lancing, devoting his energies largely to writing for magazines. However, he usually keeps a book job going because he feels it is a good change of pace. When he can't find anything else to do, he says, he turns to dirt farming on his small place in the hills west of Los Altos, Calif. His main ambition on this place has been to mechanize it to the extent that he can push a button or pull a lever and get everything done. He hasn't achieved that yet, but he reports headway.

ONCE—RICHARD NEUBERGER almost belonged to a chamber of commerce. He went to work as a dishwasher in his parents' restaurant, which has held membership



OREGONIAN PHOTO

in the Portland, Ore., Chamber of Commerce for more than 25 years. After a few weeks, Neuberger decided this was too hard a way to earn a living. He sought for some occupation he could practice sitting down, and ended up as a writer. This is his official explanation of the fact that he now is Pacific Northwest correspondent for the *New York Times*, contributes features to the *Oregonian* and has written for

many leading magazines. He also is a member of Oregon's Legislature and during the recent war he was aide-de-camp to Gen. James A. O'Connor, who built the famous Alaska Highway.

Neuberger recently tried to climb Mt. Hood with his wife. During the ascent he stumbled, slid 1,000 feet downward and ended in a snowbank, still in his favorite position—sitting down.

EVER since his graduation from the Naval Academy in 1908, **MAJ. GEN. HUGH J. KNERR** has been known as an independent. He transferred to the Army Coast Artillery in 1911, then to the Signal Corps and aviation in 1917. By 1937 he had become chief of staff of our first "air force in being," from which position he led the

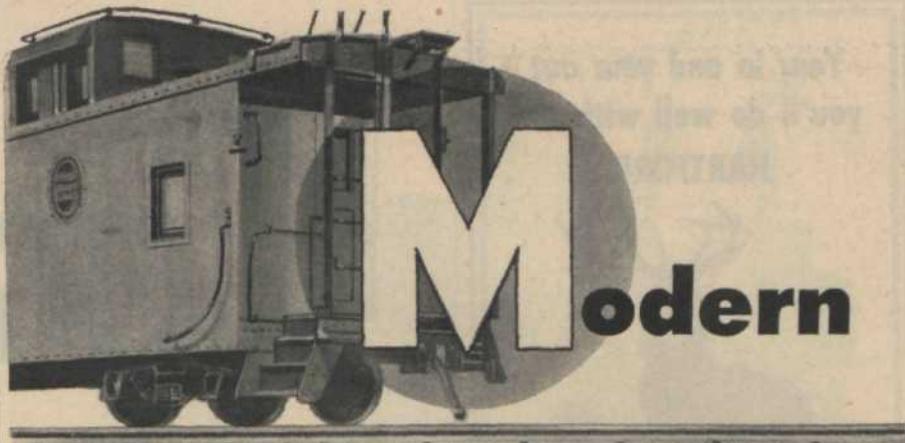
DEPT. OF DEFENSE PHOTO  
fight for the development of the B-17. The fight was lost when the War Department ordered the Air Corps to develop a "light, maneuverable, less expensive bomber with a range not to exceed 300 miles." Knerr was then retired for "reasons of health."

In 1942 the general returned to duty as a lieutenant colonel, but was summarily promoted to major general and deputy commander to General Spaatz of the Strategic Air Forces. After the Benny Myers scandal, Knerr was made inspector general of the Air Force. He was retired in October, 1949, with the distinction of having worn the uniforms of the Navy, the Army, the Air Corps, and the new blue of the Air Force. He believes this experience enables him to think as a citizen as well as a military man.

**JACK HARRISON POLLACK**, author of "How Masculine Are You?" was born, grew up and took his degree (University of Pennsylvania) in Philadelphia—a city whose beauty, his California-reared wife insists, belongs to a bygone century.

After editorial, advertising and public relations stints in New York, Pollack moved on to the nation's capital where he was a ghostwriter for top bureaucrats. Later, he had occasion to serve as an investigator for two Senate committees.

Today Pollack is working in what he terms the most "anonymous calling": writing impersonal articles for mass magazines.



... dependable radio-equipped freight trains provide fast service to, from and through the West-Southwest empire.



... the constant addition of the newest equipment assures shippers and travelers of the finest in rail facilities throughout the 11-state area served by Mo-Pac... the oldest line west of the Mississippi.



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you'll do well with the  
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### Poll light stays green

A YEAR ago, when business thinking was more than a bit on the dark side, it looked as though another opinion poll would go the way of some others. This is the canvass made by the Survey Research Center of the University of Michigan for the Federal Reserve Board on consumers' finances and their buying intentions.

Last year the poll came up again with a rosy picture of the outlook and the results were published just about the time trade and industry were pulling in their belts and trying hard to reduce inventories in preparation for stormy weather. As it turned out, curtailment was too sharp and consumers kept on spending, just as the poll said they would.

Once more the preliminary results of this survey reveal that consumers intend to buy as much in the way of houses, automobiles and other durable goods this year as they said they would in 1949. More than twice as many intend to buy television sets this year. More homes will be bought this year though the increase will be in the bracket under \$10,000.

So the green light is still flashing on the thoroughfare of consumer spending.

### Now for jobs

COLLEGES graduate a record 500,000 this month and, in spite of the high level of business, jobs will be hard to find. The wartime and postwar shortages have been filled in most occupations.

Ewan Clague, Commissioner of Labor Statistics, recently suggested before the American College Personnel Association that the graduates who fail to find openings in their chosen field should take related work or continue postgraduate studies to improve their chances later.

Several months ago the big companies completed most of their college recruiting. March is the peak month. In a survey prepared by the Policyholders Service Bureau of the Metropolitan Life Insurance Company, some 45 colleges on the average had more than 150 companies recruiting on their campuses last year. The range was from 25 to more than 400 per institution.

Companies used to issue boastful booklets to aid in their recruiting. Now the major portion of the literature is devoted to job opportunities and employment privileges. College authorities, according to the Metropolitan survey, generally agreed that business leaders are making substantial progress in improving their campus relations. One suggestion they made was that college placement officers be invited at regular intervals to visit plants and offices to see at firsthand how college graduates are trained and introduced to the business world.

### Borrowing

AS OVER-ALL threats to high-level business, observers cite the federal deficit, consumer credit debt and the billions involved in farm price supports. All three have the appearance of borrowing from tomorrow to keep things good for today.

In each case arguments are offered to justify the course of action. The "cold war" inflates federal expenditures, it is pointed out. Consumer credit is only returning to the prewar ratios with personal income. Farm price supports have prevented a repetition of the agricultural collapse of 1920.

Against these points, however, stronger ones can be raised in behalf of sounder policies. There is government waste, so critics assert, which has no visible connection with the Soviet threat. There are consumer credit terms which

induce extravagant overbuying. And farm price supports are costing consumers extra taxes and extra dollars at grocery counters.

On farm questions it is often overlooked that conditions are not what they were in the parity base period of 1909-14. Mechanization, fertilizers and pest control have changed things greatly. Output per worker, for instance, jumped 96 per cent in the 40 years to 1948. The increase was 50 per cent in the first 30 years and in the next ten the jump was 30 per cent.

## "Automation"

MASS production moving hand in hand with mass distribution is what has put this nation on top of the world businesswise. Our industry backed up the men at the front to win two world wars. Our distribution has marked up the highest living standards in the world.

The original secret of mass production was simple enough. It consisted of moving materials to the worker instead of requiring the worker to move the materials to his job. Second, it meant running everything in a straight production line from the entry of raw materials to the exit of the finished product.

Now a new science is making its bow in industry. It is called "automation." The worker not only has materials moved to him, he merely watches handling and electronic control devices which do the job he used to perform manually. Operations are speeded, costs lowered and accidents practically eliminated. Ford Motor produces 100,000 bushings a day and the worker just checks the machine setups and the quality of work.

Tool engineering now provides robots to push our mass production still further ahead.

## Drinkers in industry

IN THE early days of the century there used to be a saying that "a good mechanic never showed up for work sober on Monday morning. If he had to be sober to hold his job, he just wasn't a good mechanic."

Needless to say, times have changed. The drinker, however, is still a problem child in industry. A while back the Allis-Chalmers Manufacturing Company of Milwaukee set up a committee to check on the trouble and devise ways of taking care of it on an organized basis.

The committee found that approximately ten per cent of the

**\$650**  
YOURS FOR AS LITTLE  
AS \$65 DOWN, BALANCE  
IN CONVENIENT PAYMENTS

...an amazing, compact, portable machine that will post your Accounts Receivable, Accounts Payable, General Ledger, Payroll and other records... and also do all of your miscellaneous figuring jobs.

Here truly is the real bookkeeping machine value of this or any other year!

Never before have so many automatic, time-saving features been combined in a posting machine *at so low a price*.

Now, this all-new Underwood Sundstrand makes machine posting practical and profitable for the smallest business... even those having but few postings per day.

In addition to posting jobs, the same Underwood Sundstrand Portable Posting Machine can be used to extend or verify invoices, calculate discounts, figure percentages or do any other figuring job that involves addition, subtraction, multiplication or division.

### AUTOMATIC OPERATION

This new Underwood Sundstrand Portable Posting Machine virtually "thinks" for itself... the interchangeable Control Plate tells the machine what to do and when to do it. There are 14 distinct automatic operations including automatic printing of dates and descriptive symbols... automatic tabulation... automatic subtraction... automatic printing of debit and credit balances. All the operator does is set up the significant figures... the Underwood

Sundstrand does the rest... regardless of the posting application. Obviously, this means more work in less time...no errors... no fatigue... no necessity for selecting and depressing keys for various purposes.

### SIMPLE TO OPERATE

Notice, there are only 10 numeral keys... arranged in logical sequence under the fingertips of one hand. No long training period for operators. Your present office workers learn this machine... develop a speedy "touch method"... after just a few minutes' practice.

See this new, revolutionary, all-purpose machine and OPERATE IT YOURSELF. Call your nearest Underwood Representative for a demonstration or mail the coupon for complete, descriptive folder, today!

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Adding Machines... Typewriters... Accounting Machines... Carbon Paper... Ribbons

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NB-6-50

*Business has increased 20% since the installation of air conditioning*

Georgia Store



## *It's the BEAUTIFUL new Carrier Weathermaker*

Owners are enthusiastic about this brilliant new unit. They say: "It's the most beautiful air conditioner in America—and it does an exceptional air conditioning job."

**CONTROLLED COOLING**—Avoids that cold, clammy feeling. Real comfort depends on a balance between temperature, humidity, ventilation and air motion. Only the Weathermaker offers Carrier Controlled Cooling plus the new Humitrol.

**WHISPER-QUIET**—Carrier's exclusive QT Fan and Even-flo Diffuser distribute air quietly and uniformly. Genuine Fiberglas insulates the whole cabinet. And the compressor is hermetically sealed.

The beautiful new Weathermaker is built by the leaders in air conditioning—the men who know it best. Carrier Corporation, Syracuse 1, N.Y.

AIR CONDITIONING

**Carrier**

REFRIGERATION

employees who were discipline cases were problem drinkers—men who drink not to be sociable but to escape certain of life's hard realities. Aside from humanitarian reasons, the company was interested, of course, in reducing the losses caused by increased scrap, absenteeism and accidents directly traceable to the drinker.

Only a few companies have embarked on similar campaigns and Allis-Chalmers is probably the pioneer in a comprehensive program which is headed by a full-time counselor—an ex-alcoholic himself and formerly executive secretary of Alcoholics Anonymous for Milwaukee County. The legal, housing, medical, credit union, welfare, recreation and other services of the company are available to the alcoholic counselor in treating his patients.

Recently a series of conferences were held before 1,800 supervisors in the West Allis Works. The committee was able to report on a study of 71 problem drinkers. The absentee rate had been cut from eight to below three per cent. The wage loss was reduced to \$13,500 in 1949 from \$23,000 in 1948. The study dealt only in cold figures but behind these facts were stories of mended homes, of men restored to society and of happier families.

### Mustaches and muscles

A CERTAIN amount of ego and self-approval is to be expected in positive characters like business executives. That may explain why they tend, it is said, to hire men like themselves.

James O. Rice of the American Management Association tells how a group of marketing managers agreed that this phenomenon is often encountered in the sales management field. One manager recalled how a mustached sales head never hired a clean-shaven salesman. Another who played football at college had his whole sales staff composed of ex-footballers.

But, comments Rice, wouldn't it be smarter to hire salesmen who resembled customers? That ought to mean friendlier relations and more orders, maybe.

### Vote for the rails

ALTHOUGH there was a string attached to it, the decision of the Westinghouse Electric Corporation to ship by rail instead of by truck is welcome news to the railroads. The string was "wherever rates and services are compa-

rable," as explained by Andrew H. Phelps, Westinghouse vice president in charge of purchases and traffic. He added in a talk before the Western Railway Club that when truck rates are lower the railroads will receive an opportunity to make an adjustment.

What railroad officials will repeat with gusto is the twofold charge made by Phelps that government subsidizes truckers by providing highways and maintenance which are not adequately covered by fees and that truckers are "pick and choose," and not common carriers. They take what pays best.

Westinghouse self-interest was frankly stated by Phelps. The company relies on the rails for essential transport service, it benefits by the \$7,000,000,000 a year in railroad expenditures and, the roads constitute an important market for company products. However, Phelps did not hold the railroads blameless in their present plight and he emphasized that class rates and commodity rates are so much out of line that "the products of our mills are now giving a free ride to the products of our farms, forests and mines."

The Phelps speech, incidentally, was attacked by John V. Lawrence, managing director of the American Trucking Associations, Inc., who demanded documentation from an unbiased source of the subsidy charge. He asserted that trucks pay more than 30 per cent of all taxes levied against motor vehicles.

## Up the ladder

THE American Telephone & Telegraph Company, largest nonfinancial company in the world, has repeated an advertisement it ran 12 years ago. Pictured are 17 of the Bell System presidents—16 of them new faces—and a table tells when and where they started, their first jobs and first pay.

A little figuring with paper and pencil shows the average year these company heads started was 1915 and the average first wage was \$20 a week.

Graham K. McCorkle, president of Illinois Bell Telephone Company, hit the ladder lower than the rest as an office boy at \$20 a month away back in 1902. Harry S. Hanna, president of Indiana Bell, was up a rung or two at \$250 a month as an engineer.

Top man, Leroy A. Wilson, president of A. T. & T., was hired in 1922 at Indianapolis as a traffic student. His pay was \$110 a month.

**IF FIRE  
DESTROYED  
YOUR  
RECORDS  
TONIGHT...**



**WOULD YOU BE IN  
BUSINESS TOMORROW?**

You might—perhaps. But 43 out of every 100 firms that lose their records by fire *never reopen their doors*.

That's why it's important to *you*, to make sure that your company's contracts, deeds, accounts receivable and other essential business records are *protected*. Without these indispensable records you could not continue in business.

### **Fire Insurance Alone Is Not Enough**

To collect fully on fire insurance, you must submit proof of loss. How could you prepare this proof without your business records? And remember, fire is no respecter of places. Some of the most disastrous fires occur in fireproof buildings.

### **A MOSLER RECORD SAFE**

is specifically built to protect your records against fire. It carries the Underwriters' Laboratories, Inc. label, signifying that it has passed rigid fire, impact and explosion tests. No old safe... no safe *without* the Underwriters' label... can be trusted to perform this vital function.

Whether you're an executive, office manager, purchasing agent, department head... whatever your status, your business future depends on your company records. When you protect them, you protect your own job.

Send in the coupon now for complete details.



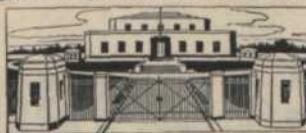
Mosler record safe, bearing the Underwriters' Laboratories, Inc. "A" label, with burglary resistive chest inside, giving protection against fire and burglary.

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# Only a **DODGE "Job-Rated" TRUCK** gives you all these advantages



## You can turn it on a dime

... and save plenty of time, too. Back it up, turn it around, park it—you'll find shorter turns a cinch with a Dodge "Job-Rated" truck.



## You can load it to the sky

... and cash in on b-i-g-g-e-r payloads. Whatever your loads, whatever your roads, you can haul a whale of a lot more in a Dodge "Job-Rated" truck.



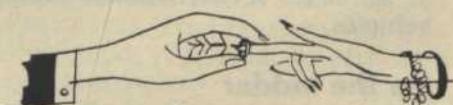
## You can run it for a song

... and have power to spare. You'll breeze right by the gas pumps... thanks to an engine that's "Job-Rated" for on-the-job thrift with power plus.



## You can use it for an easy chair

... and be master of all you survey. It's "Job-Rated" so you look through the biggest windshield and relax on the widest seat of any popular truck.



## You can count on it for keeps

... and get real dependability. Because practically every nut and bolt is "Job-Rated" to fit your job, your Dodge truck won't let you down.

## Now! FLUID DRIVE!

Available only on Dodge "Job-Rated" Trucks ( $\frac{1}{2}$ -ton,  $\frac{3}{4}$ -ton and 1-ton models). See your Dodge dealer for interesting Fluid Drive booklet.

To get everything  
about the "Job-Rated" story  
→ See your Dodge dealer

With all their extra value

**DODGE "Job-Rated" TRUCKS** are priced with the lowest

# MANAGEMENT'S *Washington* LETTER

► NOW'S THE TIME—more than ever—to stress your lower-priced lines.

Sales, from shoes to automobiles, indicate consumers' growing inclination to pick up the lower tabs, pass up the others.

Sales of lower-priced shoes rise while medium grades barely hold their own and higher-priced lines drop.

Automobiles set sales records—on their lower-priced cars while movement of higher-priced models slides off.

R. L. Polk survey shows first quarter jump of 200,000 in registration of lower-priced cars compared with year ago.

At same time lower medium-priced range registrations rose 100,000. But upper medium dropped 30,000. High-priced group slid off 5,000.

► WORLD DEMAND is outrunning world supply of rubber.

That's what's brought 35 per cent jump in raw rubber price in 30 days.

What's back of demand?

Tremendous U.S. automobile production. Record demand for replacement tires.

Russian buying in Singapore markets at rate greatly exceeding U.S. rubber men's estimates of need, indicating strategic stockpiling.

U.S. strategic stockpiling.

British rubber traders wring their hands, confer with U.S. buyers, speak piously of runaway prices upsetting "stability" of world rubber trade.

What they have in mind is big U.S. synthetic capacity. They've grounds for worry.

Synthetic production is jumping at rate of 20 per cent per month.

Conversion to synthetics starts when natural rubber price goes two or three cents above man-made rubber.

Last month natural bounced to (and over) 26 cents. Compares with government-fixed price of 18½ for synthetic.

Note: British traders were less concerned about "stability" after first world war, when U.S. had no synthetic plant.

In 1919-20 natural ranged from 38½ to 57 cents a pound.

And effect of British Stevenson scheme in 1925 sent natural rubber price to U.S. manufacturers to \$1.21 per pound.

Dutch planting broke that price.

Now British rubber interests assess

charge against each pound of rubber sold to U.S. (five pounds or so go into each of your auto tires), use assessment to finance \$1,000,000 advertising campaign aimed at convincing U.S. public that British-controlled natural is better than U.S.-made synthetic.

► ARE YOU underestimating your 1950 market?

Tiremakers did, sharply. Instead of expected cutbacks, they'll set new records in both replacement and new car equipment tires. And work extra shifts to do it.

Underestimating your market can cost you money.

► HAVANA CHARTER produced by International Trade Organization would take U.S. for a rough ride.

That's conclusion of 84 U.S. tire companies, other rubber manufacturers, who account for 82 per cent of new rubber consumed in this country.

After 10 months of study they conclude charter is "impossibly confused, completely unworkable," and contains "seeds of cartellism on a grander scale."

Pointing out they have had more than 100 years experience in foreign trade, rubber makers inform Congress their study has convinced them that—

"It is clearly evident that four rounds of international horse trading at London, New York, Geneva and Havana have so debauched the original (free trade) principles that this once lofty concept is now stained beyond recognition."

Through their Rubber Manufacturers Association rubber makers tell Congress that under Havana Charter the U.S.—world's largest rubber consumer—would have but one vote among nations "whose past practices have always run counter to the interest of the American consumer."

Rubber manufacturers' recommendation: Throw out Havana Charter. Start all over.

Petroleum, automobile, machine tool industry—any other that relies on imports or operates foreign plants—has same stake as rubber in ITO terms.

Despite industry objection State Department still presses for ratification of charter.

Outlook: Senate will reject it—or

# MANAGEMENT'S *Washington* LETTER

not get to a vote on it this session.

► YOU'LL HEAR more and more talk about labor unity.

And you'll see evidence that unity is growing between the two major labor unions.

Look carefully at that evidence—and you'll see that labor unity divides into three levels. And all the developing unity is on just two of these.

Here are the levels:

1. Political. Here CIO and AFL are really teaming up. Their legislative, political policy aims are about the same. They've already unified their political forces in single state organizations in New York and Connecticut.

2. International. Both unions cooperate in formation of International Confederation of Free Trade Unions, an anti-communist organization formed to combat pro-communist world labor group.

3. Organizing. Here is where unity ends. Competition for membership, vested interests of labor union officials block unity on this important level.

AFL United Auto Workers officers, for example, would resist combination with bigger CIO Auto Workers, since that merger would cost them their top jobs.

That's why you'll hear lots of unity talk—and also see membership raids, interunion fights for representation, jurisdictional strikes.

Note: CIO sets political pace for AFL because it's more "progressive," seems to promise more to members.

Even though it's older, more conservative by nature, AFL goes along.

So CIO appears to have leadership. But in talk of combination CIO fears bigger AFL might swallow it.

► SKYROCKETING TELEVISION sales so far barely have scratched surface of market potential.

There will be a new—and much greater—flood of television sales when government freeze on new TV broadcasting stations ends, probably late this year.

Here are some figures and dates to keep in mind:

U.S. has only 110 authorized commercial TV broadcasting stations, including temporary and experimental outlets.

No construction permits for TV sta-

tions have been issued by FCC since September, 1948.

Despite freeze, FCC has received 350 applications—for more than three times as many stations as now exist.

With only 110 TV stations operating—and they're short range compared with radio—retailers have sold approximately 6,000,000 receivers.

Compare that with radio: There are 3,037 authorized commercial stations (AM plus FM) and 85,000,000 receivers.

Note: When radio was in TV's present development stage a good radio receiver cost about as much as a good TV set costs today. Volume brought it down.

Why the freeze?

Applications hit FCC so fast there wasn't room on the 12 channels assigned to TV to let them all operate.

So FCC shut down on new stations, set about job of finding more room in effective space of radio spectrum.

Then came color development, differences of opinion as to what system would best serve.

Another complication is widening use of commercial radiotelephone, which operates best on part of wave band that has been set aside tentatively for TV expansion.

Coaxial cable built to handle TV will not span nation until 1952. But that wouldn't keep some station developers from operating with local shows.

Rising complaint: FCC is too slow in settling these problems. Complainants point out that never before has Government so impeded development of a new industry.

Recent sharp dip in TV receiver sales was more than seasonal. It reflected rumors of improvements to come.

► WATCH MOSCOW—to see what U.S. Congress will do.

Moscow has created entirely new atmosphere on Capitol Hill in past 60 days.

Here's what it has done so far:

Knocked economy drive into a cocked hat—when more war planes were ordered.

Changed draft act extension.

Brought promise of more money for Atomic Energy Commission.

You'll see other legislation, policy directly affected by Moscow.

► YOUR AUTOMOBILE liability and property damage insurance rates are headed down.

Premiums will be cut 15 to 20 per cent in nearly all states within next 18 months.

Rate adjustment already is under way. But it will take time while state insurance boards review applications, grant

authority to cut. Reasons for cut: Much improved loss ratio, competition among insurance companies.

Loss-ratio improvement results as new cars replace dangerously old ones.

That whopping 57 per cent rise in profits of fire and casualty companies last year over 1948 (National City Bank of New York listing) has little to do with rate cut.

State laws require insurers to maintain surplus for three (in some states) to five years.

Accumulation tumbling from surplus into profits after surplus requirements are met brought profits rise. That's an accumulation of several years.

Because of surplus requirements insurance company profits and losses lag behind current business.

Note: Most casualty companies report first quarter of 1950 compares unfavorably with year ago.

► CONGRESS WILL EXTEND suspension of copper import tax this month.

And that will save copper users nearly \$200,000,000 a year—at present rate of consumption.

Tax on imports was imposed in 1932, when U.S. had surplus of the metal.

But since then U.S. has become copper importer to meet demand. This year's U.S. production will fall 500,000 tons short of needs.

Biggest copper users are electric manufacturers, who gobble up 27 per cent of total used. Next come automobiles, 18 per cent—that's 330,000,000 pounds—followed by other wire users, 13 per cent; building, 11 per cent; telephone and telegraph, 5 per cent; and all other uses, 18 per cent.

Despite fact that U.S. has had to import to meet its copper needs for 10 consecutive years, \$40 per ton import tax was not suspended until 1947. Year's renewal in 1949 runs out June 30 unless Congress acts before that date.

► HOW HARD CAN you blow on credit balloon without bursting it?

In April we told you consumer credit at \$19,000,000,000 was reaching its historical high—measured against disposable personal income.

Now let's measure it against personal liquid assets, made up of bank deposits, government securities, savings and loan shares.

In past 10 years liquid assets have soared from \$50-\$175,000,000,000—a 350 per cent rise.

During same period consumer credit rose from \$9-\$19,000,000,000.

## MANAGEMENT'S *Washington* LETTER

In 1940 consumer credit was 18 per cent of liquid assets. Now it's 11 per cent.

By that measurement consumer credit has a long way to go.

► DON'T OVERLOOK tremendous impetus stock market is getting from New York law enabling trusts (previously prohibited) to invest in stocks.

This new law releases potential market for \$1,000,000,000 in stock investment—by such trusts.

It also encourages ultra conservative trusts not previously prohibited, to reach for higher return in stocks.

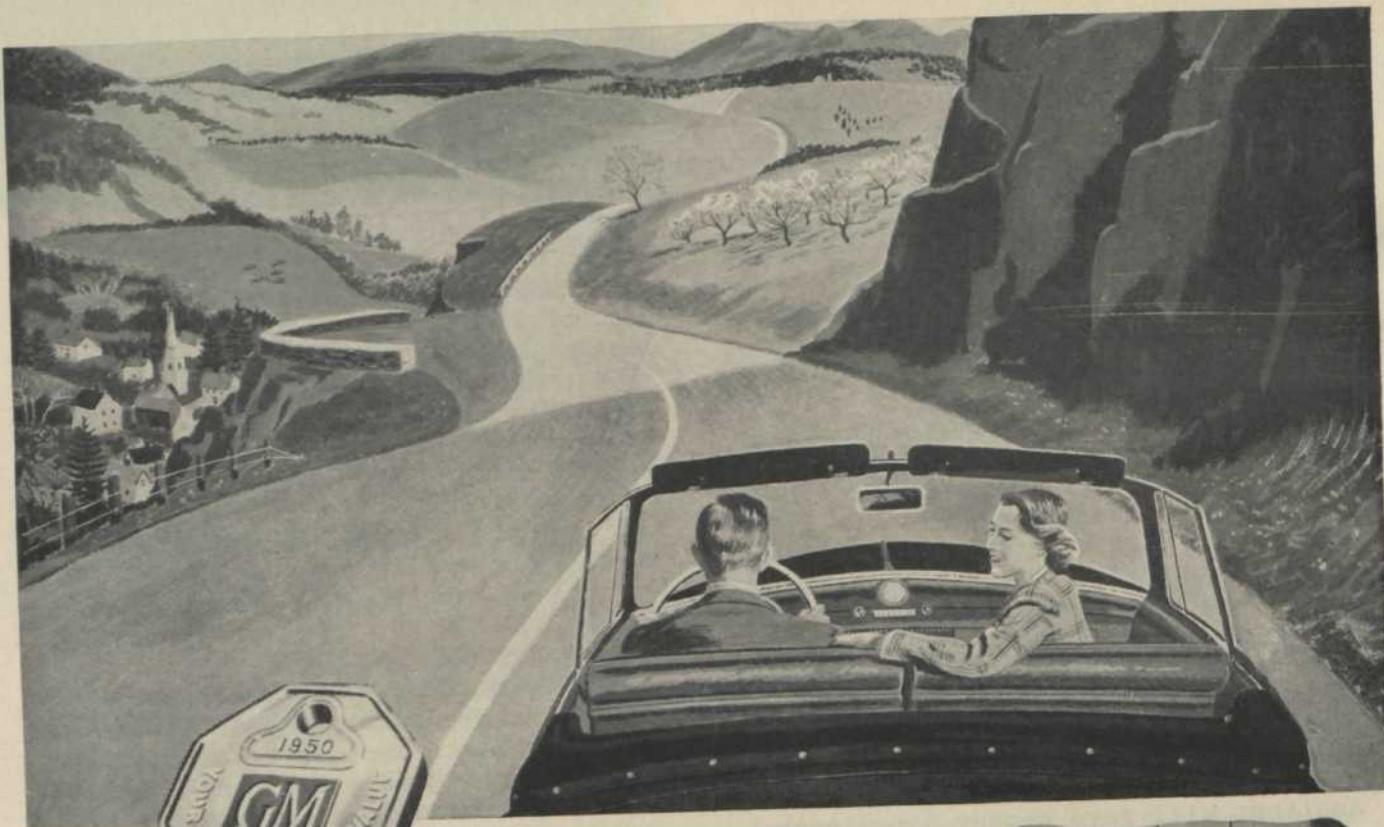
But perhaps greatest effect will come from endorsement to stock investment given by New York legislature when it approved the new law.

► AS INCOME LEVEL rises consumer goods expenditures increase—but who gets what share of this increase?

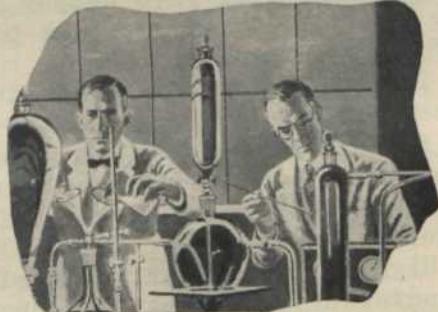
Brookings Institution took a look, came up with these figures—

If plane of living were eight times as high as present level, food and nutrition would multiply four times; shelter and maintenance, eight times; clothing and personal care, 10 times; health and education, 15 times; recreation and travel, 16 times.

► BRIEFS: Look carefully at retail sales figures. They're running above last year's but at same time department store sales are down. The difference: Automobiles....Standard Oil (New Jersey) foreign business last year nearly equalled its domestic volume....Midwestern industrialists no longer have to travel to New York to negotiate loans. The bankers are doing the traveling now. ...U.S. Labor Department shut off its United Press news tickers during telegrapher's strike because "we will not cross a picket line"....Acting Chairman Leon Keyserling of President's Economic Advisory Council points out that Administration cannot be accused of deficit financing in peacetime "because we're not at peace"....Plain talk: Democratic National Committee distributes booklet plugging Administration's health program. It's title: "Better Medical Care Than You Can Afford."



**To watch for economy** in the new engines, along with their stepped-up power, cars are run constantly at the GM Proving Ground with gasoline consumption measured by the ounce.



**To lift automotive power** to new levels, research had to explore, molecule by molecule, the deepest secrets of fuels, as well as metals and finished engines.

## Key to purring power

You'll find one of the big news stories for 1950 motoring right in General Motors engines.

With high-compression performance, these power plants are designed to get the *utmost* out of today's fuels.

And this demonstrates the dramatic results that can come from constant striving to make things better. For it all grew out of a purposeful search in research, engineer-

ing and production — a search for more efficient automotive power.

The end-results of this work are more and more horsepower per pound of engine — more and more mileage per gallon of gasoline — and smoother, longer-lasting engines.

In short, you get power that adds a plus to GM value. Any dealer in GM cars can show you how and why.



**To help make high-compression engines** that deliver smooth-running power, sensitive eyes, ears and instruments study them in action, probing always for facts that lead to better performance.

THE KEY TO A GENERAL MOTORS  
CAR

Your key to  
Greater Value



"MORE AND BETTER THINGS FOR MORE PEOPLE"

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# TRENDS



## OF NATION'S BUSINESS

### The State of the Nation

**T**HIS JUNE our colleges and high schools are having the first apparently normal commencement exercises since 1941. The GI students, with wives as well as fond parents in the audience, still constitute a large proportion of the half million receiving college and university diplomas. Most of the boys and girls now graduating have nevertheless had an uninterrupted academic life.

But there is little sense of normality in the minds of these young people as they attend this symbolic introduction to workaday life. There is little sense of normality in the thousands of commencement addresses now being poured forth from as many garlanded platforms, if one may judge from the early samples at hand.

The harassed teachers, preachers and other community leaders drafted to give advice to youth are often far from sure of themselves. And, to give credit to their honesty, many are saying as much. That is all to the good. Young people often seem painfully naïve to those who are "elders" more surely than they are "betters." But young people also have gimlet eyes for pretense. If those who address them command nothing more substantial than empty words, the members of a youthful audience will discern that fact with almost uncanny speed.

Every graduate of 1950, no matter how debonair his outward attitude, knows full well that



**Felix Morley**

he is stepping forth into a very uncertain and disordered world. He—and she, too, for that matter—has much to worry about. Will war shatter a well-planned career even before it starts? Will the ribbon on that diploma do anything to tie one into a job? Will high prices and taxes combine with other factors to prevent marriage and frustrate the homemaking instinct that gives substance to all the froth and frivolity of these June festivals?

These good-looking graduates may still seem the children of yesterday to their parents. But adult questions are revolving unanswered in those youthful minds. And it is greatly to be feared that few of the many distinguished, even pompous, commencement speakers are at this moment adequately prepared to give junior much help in the matters that concern him most.

• • •

We pride ourselves, and properly, on the enormous improvement in communications that has been accomplished in recent years. My own work requires occasional telephone calls to Europe. They always go through at least as quickly and clearly as did "long-distance" to my home, 100 miles away, when I was in college.

That is only one of countless illustrations. In Switzerland, it is possible to dial almost any other telephone in the country without the interven-

tion of an operator. Speed in air transport outpaces even telephonic acceleration. The jet plane promises to eliminate space as a factor in keeping diplomats from getting easily into each other's hair. Television increasingly makes us participants in the events of the day. Few places now are so remote that human contact cannot be established, except where political considerations ring down an iron curtain.

Yet it seems doubtful that communication, in the deeper sense of the word, really has been forwarded by this tremendous scientific advance. Visual, audible and physical association with other people is far easier than it used to be, but not the quiet, friendly exchange of contemplative thought. Many people in our great cities seem to be more lonely today than were their forebears on remote and isolated farms a century ago.

In conquering Nature we have suppressed something that is vital to ourselves, and to our capacity to get along amicably with others. With all the improvement in communications there seems to be less that is really worth communicating. Thrown into ever closer contact with others, the average person finds that he is neither giving nor receiving anything satisfactory, in the full sense of the word.

• • •

That consideration must now be at least latent in the mind of many an older person, as he wonders what he has to tell, at this commencement period, to the perceptive ears of youth. It is not merely a problem for the trained seals who know well how to juggle phrases within the zone of the public address system. "What have I to communicate?" is a question confronting every parent whose children have, it seems suddenly, come forth to the arena to run the race of life on their own. The question can be disconcerting.

Some years ago a wise and experienced journalist asserted that the evolution of the newspaper, since the industrial revolution, can be summarized easily. He wrote that until a century ago newspapers had very little to say, but a great deal to tell; today they have an enormous lot to say, but little to tell. The somewhat refined distinction between the verbs is important. A "saying" may or may not be true. But that which is "telling" is forceful, effective and conclusive.

Undoubtedly there is much that we shall say to our children, at this joyful but, in 1950, difficult period of commencement. What can we tell them?

The subject is one that perhaps has been unduly neglected. We have spent much effort, not

too successfully, on the improvement of international relations. We have made some progress toward better relations between the different creeds and colors into which men divide. The improvement of industrial relations has become a distinct and important profession. Sex relationships are certainly not overlooked.

But there has been surprisingly little concentration on the problem of relations between relations—especially that most difficult relationship of parents and children, closely bound by consanguinity, yet widely separated by the different experience and cultural atmosphere of two distinct generations. The omission is curious because the connection between the generations of those now living is our only constant reminder of the vital linkage between past and future.

• • •

It is generally easier to pose a problem than to answer it. But often, and certainly in the dealings of crabbed age with youth, to clarify the underlying issue is to provide the clue.

There is a continuity in human life, and in the values which give it significance, that will outlast and outrank all the tremendous and dislocating changes brought by scientific progress. It is on those unchanging values that older people must concentrate, without embarrassment, if what they seek is a telling message for youth.

At a time of upheaval, disintegration and uncertainty quite comparable to the present, there lived a man named Saul. For all his great ability, he was a human person. He had been arrogant and cruel. He was rather a loud speaker. He had even given his approval to acts of injustice at least as terrible as any that we tolerate today.

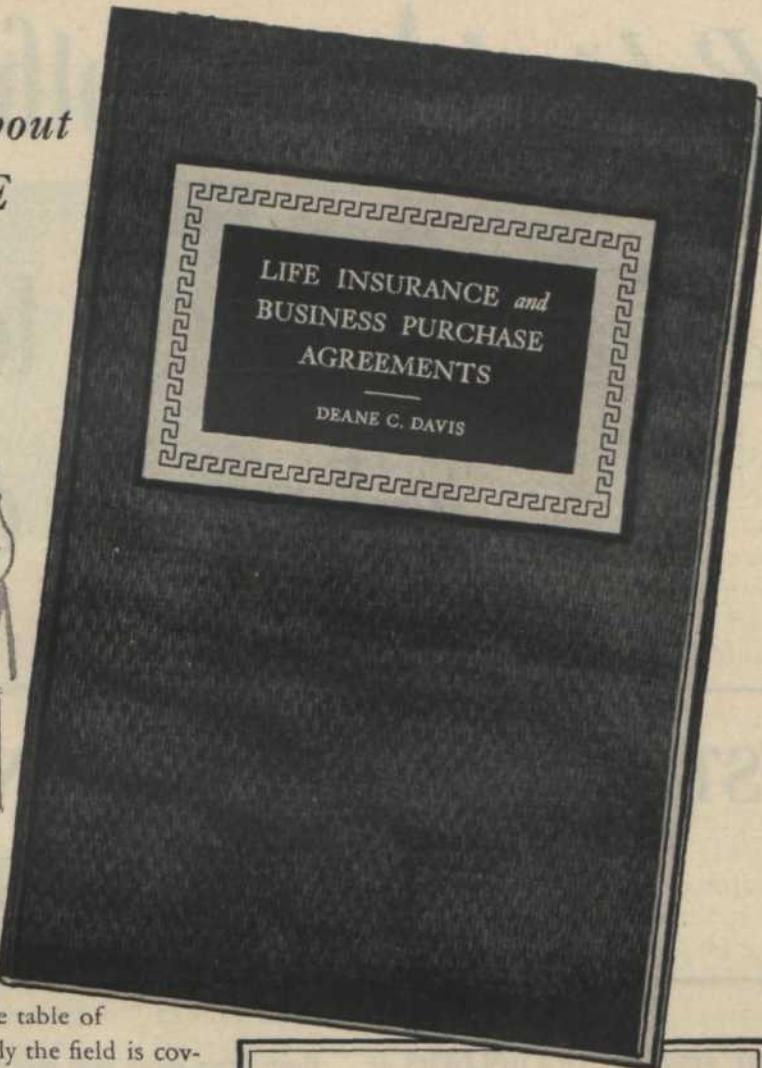
Then, on the dusty road from Jerusalem to Damascus, something happened to Saul. When his eyes were cleared and his spirit strengthened, he had, under the name of Paul, a great deal to tell—no man in history more.

Communications were primitive, but Paul had something real and lasting to communicate. And if we go back to his epistles—which tell us far more than all the newspapers of our day—we soon realize that he had the answer for which we fumble. For Paul had learned in the hard way how to distinguish between the essential and the ephemeral, between the reality and the distractions, between that which unites and that which divides the generations of men.

Unlike some commencement speakers, Paul never talked down to his audience. His appeal joined the ideals of youth to the experience of age. And, like all who think clearly, he wrote simply, as when he advised the Philippians to think on those things that are true, honorable and just, pure, lovely and of good repute.

"Think on these things—and the God of peace shall be with you." —FELIX MORLEY

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BUSINESS PURCHASE  
INSURANCE"**



HERE AT LAST, in one handy volume of only 70 pages, is finger-tip reference to all phases of that increasingly popular form of business protection — business purchase insurance. A glance at the table of contents at the right will show you how thoroughly the field is covered. Deliberately written in a clear, concise style, the book is readily understandable to the layman. At the same time, it should prove invaluable to counsel who are called upon to draft business purchase agreements, or to deal with the tax phases of life insurance.

The author is Vice President and General Counsel of the National Life Insurance Company and a widely recognized authority on his chosen topic. Insistent demand for this work soon exhausted the first printing. This is the second edition, brought up to date with recent rulings and cases in point, as well as considerable matter not included in the original.

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**ABBREVIATED TABLE OF CONTENTS**

- The Partnership as Beneficiary
- The Corporation as Beneficiary
- The Wife as Beneficiary
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- Provision in Will
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- Restrictions on Sale, Assignment & Borrowing
- Bankruptcy
- Post-Mortal Profits
- Liquidation Agreements for Personal Service Partnerships
- Tax Problems Involved in Business Insurance Agreements
- Suggested Forms of Purchase Agreement
- Other Suggested Forms

# Behind: An eventful decade...

# Ahead: Strength to meet the oil needs of free people

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## STANDARD OIL COMPANY (NEW JERSEY) REPORTS FOR 1949...

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THE 215,000 STOCKHOLDERS of Standard Oil Company (New Jersey) have just been sent the Company's 1949 Annual Report. Some highlights are given here.

The report covers the closing year of an eventful decade—a decade of violent action and change...of war, and war's results, of great shifts in people's living standards, and in their hopes and aims.

It was a decade which put the strength and adaptability of American business to great tests. *And proved that the American kind of business enterprise gets jobs done.*

To the oil business, these last ten years brought demands far beyond any past experience.

Standard Oil Company (New Jersey) carried well its full share of this load. More new supplies of oil were found and developed than ever before. With

them came more new processes, more new products, more new jobs and job opportunities. We took in more money, and paid out more—for wages, taxes, dividends, supplies—than in any previous decade in history. And in that ten years almost four times the amount paid in dividends was invested in new facilities—strengthening the business to meet war and post-war needs.

Like all sound American business, Jersey Standard got these results through skill, initiative, teamwork and the productive use of capital. Men who work in the business of their choice—free to think and make decisions—took actions which got results and got them in time.

In reporting for 1949, this Company offers its stockholders not just the report of one business year...With it comes the hopeful assurance of strength and ability to meet the growing oil needs of free people in free lands.

### HIGHLIGHTS FROM THE 1949 REPORT:

*(for the consolidated companies)*

**PRODUCTION**—957,000 barrels daily total (11% less than 1948)

**REFINING**—1,287,000 barrels daily total (7% less than 1948)

**SALES**—1,363,000 barrels daily (slightly less than 1948)

**RESEARCH**—\$21,400,000 spent on scientific projects (6 per cent more than in 1948)

**CONSOLIDATED NET EARNINGS**—\$268,870,000 or \$8.91 a share. This compares with \$365,605,000 or \$12.44 a share in 1948. Total income \$2,934,686,000 (12 per cent less than 1948)

**PARENT COMPANY NET EARNINGS**—(from which shareholders' dividends are paid) \$171,707,000 or \$5.69 a share. This compares with \$155,923,000 or \$5.31 a share in 1948.

**DIVIDENDS**—\$4.00 a share plus one share for each 50 shares held.

**EMPLOYEE RELATIONS**—Again no work interruption due to labor difficulties.

• • •  
Copies of the full report will be gladly sent to anyone wishing full details. Write Room 1626, 30 Rockefeller Plaza, New York 20, New York.

**STANDARD OIL COMPANY (NEW JERSEY)**  
AND AFFILIATED COMPANIES

# The Month's Business Highlights

**F**EARS OF a pending depression have evaporated. Failure to reduce the government deficit materially has revived inflation worries. Most of the cyclical pressures being felt are inflationary. Inability to absorb the growing labor force causes concern, but stability has been the encouraging keynote thus far in 1950. Prices have been firm. Industries are humming. Payrolls are increasing. Construction and automobile manufacture may exceed the record highs of last year.

Prospects are bright for all nondurable goods. Production of nonferrous metals has turned upward. Profits of business as a whole are high. Business loans are increasing.



Paul Wooton

The economy is expanding even in the face of the discouraging factors at home and abroad. Business and industry are receiving little cooperation from political or labor leaders in their efforts to expand. It is true that some of the expansion is being financed out of mortgage and consumer credit on thin margins, but it is taking place just the same, despite the decline in exports. Uncertainties in the foreign situation are likely to continue, but on balance it would seem that the freedom-loving countries are consolidating their positions and growing stronger. Russia's troubles are multiplying. The western countries in addition to the strengthening of their military positions are making economic progress, but the process should be speeded up.

Restoration of triangular trade, and the convertibility of sterling would help mightily. Domestic business could be even more active were equity capital available in adequate amounts. A suggestion for meeting that deficiency was put forward by Gustave Simons in a recent address before the National Industrial Conference Board. He thinks income debentures solve many of the tax, economic, and emotional problems relating to equity financing.

The principal of such debentures is a debt of the corporation. The notes can be secured by a mortgage. Principal, therefore, is safer than in the case of stock. Interest is payable, but only to the extent earned. This means that the holder need not await the discretion of directors in declaring dividends. Interest must be paid before dividend disbursement. The corporation takes no risk of being thrown into receivership as would

be the case were bond interest defaulted. Interest payment is a deductible item.

Recommended as a way of obtaining equity money from those in high income brackets is the sinking fund discount bond.

Such bonds are issued at less than par, but paid out at par at the end of a period of years. The difference is made up through sinking fund deposits. Those deposits are deductible, but the difference between the cost and the redemption price is taxable to the bondholder as a capital gain only.

The country has been passing through a period in which prices have remained remarkably stable. Devaluation of currencies in other countries has had surprisingly little effect on prices here. Western Europe has not been as fortunate. Prices have not been stable. Production increase as compared with prewar is far below accomplishments in this country. Western Europe, however, has done an outstanding job in curbing inflation. Loans and grants to foreign countries have not increased, but occupied areas have absorbed nearly \$1,000,000,000 worth of American goods.

The countries which stand at the head of the list in improvement of economic conditions are Australia and Brazil. Good prices for wool, wheat and beef have made possible a steep rise in Australian income. A similar rise in income is true in Brazil. The high price of coffee has been of much help to that country but wise economic policies have helped.

Since consumer attitudes constitute the most important influence bearing upon the volume of business, unusual interest attaches to the annual survey of consumer finances recently released by the Federal Reserve. It indicates that demand will support maximum output of automobiles and housing. The demand for television sets has doubled. Prospective purchases of furniture and major household appliances promise to keep those industries highly active. It now looks as though residential construction in 1950 will be as great, if not

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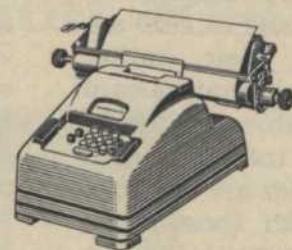
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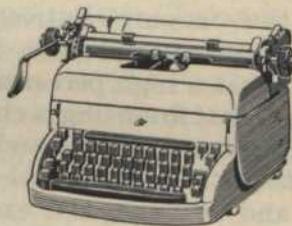


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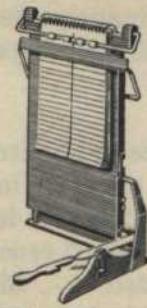
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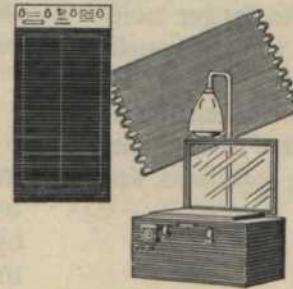
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greater, than the record year of 1949. Those who predicted a decline before the end of 1950 are revising their earlier estimates. Retail sales of nondurable consumer goods indicate that households are well supplied with those items and that some decline in consumption is in prospect. Instalment credit granted by department stores has more than doubled in the past 12 months.

Largely because of strikes, the industrial index has had a hard time in its climb back, but it again is on high ground. It has been a year and a half since the peak of 195 was reached. In the meantime the population and the labor force have increased 2.5 per cent. To be on a relative level with October and November, 1948, the index should be ten points higher.

Continued expansion is expected in instalment and real estate loans and in loans for the carrying of securities. Commercial loans reflect the stability of the inventory level. Interest in loans for repair and modernization is not being maintained. Wage and pension payments force banks to carry larger cash balances in the face of greater dividend payments. Farmers are drawing on their deposits, indicating that their expenditures are not being cut in the same proportion as the decline in their incomes. Bank accounts in some sections indicate a shrinkage in the cash position of small businesses.

Income on loans in many banks is rising more rapidly than income from interest on holdings of government bonds. This is due largely to the increase in real estate loans and to larger holdings of consumer paper. Banks, rather consistently, are backing their deposits with increased capital accounts. Earnings have been sufficient, however, to allow for the usual rate of dividend payments, for increased operating expenses, and for high taxes.

More business statistics of a local character are needed. Local enterprise needs to know the impact of national trends on business conditions in counties and individual cities. Fluctuations in general business activity affect different communities differently. Local chambers of commerce are showing increased interest in promoting facilities for tabulating local business data.

Grass-roots data on employment is important in appraising local business situations, particularly when they include payroll totals and part-time employment. The rate of residential construction indicates future demand for home furnishings and other family needs. To be of

maximum value such data now must include suburbs. Bank debits provide a measure of money turnover and rate of withdrawal from savings accounts.

Current studies of local statistics show that some 25 items, when reported promptly, are helpful to business men of a community. They include post office receipts, electric power output, auto sales, carloadings, retail sales, water usage, real estate sales, and cost of living. Interpretation of the data is important and usually is done best by those who put the figures together.

• • •

Abundant feed and the favorable price outlook for livestock is prompting farmers to build up herds and flocks. Acreage allotments and marketing quotas seem likely to cause a shift to grass and pasture. Since there is doubt that support prices will continue to be based on 90 per cent of parity, the use of land for pasture and the production of forage crops for livestock use appeals to many farmers.

• • •

Belief that passenger automobile sales will continue at the production level are based on the facts that cars are relatively cheaper in terms of wages and salaries than they were in prewar years; that a high percentage of cars in use are old, and that financing is cheap and readily available in every city, town and hamlet.

Construction of federal-aid highways during 1950 and 1951 may not exceed greatly the 1949 total, but a boom is expected in borrow-as-built toll roads and turnpikes. Insurance funds are being used to finance this type of project. Despite large expenditures by state highway commissions, the inadequate road system is giving impetus to toll road expansion in many areas.

• • •

Weakness in apparel and some other textiles is more than offset by improvement in other industrial lines. Demand for soft goods must improve by midsummer if recession in textile industries is to be avoided. . . . Marginal coal producers are suffering because prices have risen less than costs under the new contract. Low-cost mines have enough business in sight to keep them in full operation until stocks have been built back. . . . The fishing industry is one of the chief beneficiaries of the rapidly expanding number of frozen food outlets. . . . More than \$3,000,000,000 in state and municipal bonds will be floated this year. The money is going into roads, bridges, schools, water works, sewers, drainage, housing, and slum clearance. . . . Obligations of local housing authorities will add materially to the amount of tax-free bonds available for purchase.

—PAUL WOOTON

# Washington Scenes

**W**HAT has impressed an onlooker here this spring is the almost complete lack of restraint on the part of battling officials. Not since the "bloody shirt" era following the Civil War has there been so much explosive language and so little moderation. The thing that touched off the fireworks, of course, was the charge that communists were undermining the State Department.

The one unassailable truth about the business is that somebody was not telling the truth. This was brought out recently in the jolly atmosphere of a Gridiron Club dinner at the Statler. In their satire on the Washington red hunt, with its cross-fire of accusations and denials and its cries of "madman," "hogwash" and "revolving S.O.B.," the Gridironers revived a song made famous years ago by the great Negro entertainer, Bert Williams. The parody, which doubtless expressed the sentiment of the average American, ran like this:

*"Somebody lied . . .  
Some say there is no evidence,  
While others say it's clear.  
Somebody lied, as plain as plain can be;  
Somebody falsified to me!"*

The current uproar has been likened by some to what happened in 1919, when the country went through its first big "red scare." Those who see such a parallel have been using expressions that were in vogue at that time, notably "witch hunt" and "hysteria." Actually, there is an enormous difference between the two events, at least as to background.

Thirty-one years have wrought great changes in the map of the world, in international power politics, and consequently in the outlook and temper of Americans.

The "red scare" just after World War I was a fleeting thing, quickly supplanted in people's minds by prohibition, million-dollar gates, and the other distractions of a fabulous time. If an American thought of reds at all in 1919, he probably thought of them as unwashed revolutionists who wanted to do away with capitalism and free enterprise.

At stake in 1950 is much more than capitalism; it is the very civilization of which this nation is a part.

In 1919 the threat was an alien political philosophy, or so we thought. Today we know that the



Edward T. Folliard

real threat is not ideology but imperialism—the insatiable land hunger of Soviet Russia, which, next to the United States, is the strongest power in the world. Communism is simply the weapon of that imperialism.

Therefore, no matter what comes of the present hullabaloo, the grave situation of which it is a symptom almost certainly will linger on. That is the big difference. In the circumstances, it is important that the American people have faith in their State Department.

To put it another way, it is important that there be no reason why they should not have faith in the State Department.

The American of today finds himself in a position that is utterly new in his experience.

He is, as most visiting foreigners discover, a friendly fellow, eager to get along with others, a believer in the doctrine of live and let live. Sometimes in the past he has felt that other countries were unfair in their judgment of his own. He didn't like it, for example, when Europe was making sneering references to "Uncle Shylock."

But never before has he had the experience of being hated by a foreign power as he is hated today by Soviet Russia. It is an upsetting experience, and calls for good nerves.

Secretary of State Acheson alluded to this hatred in a speech here before the American Society of Newspaper Editors. He made the point, first, that there could be no agreement with Russia so long as she holds to the idea of aggression. And that word "aggression," he emphasized, included not only military attack but propaganda warfare and the undermining of free countries from within. That very real threat of aggression, Acheson said, stood in the way of every attempt at an understanding with the Soviet Union.

"For," the Secretary added, "there can be no greater disagreement than when someone wants to eliminate your existence altogether."

Why the men in the Kremlin would like to "eliminate" us is apparent in their conduct. To start with, they are devoured by jealousy. The United States is a tremendous success, a happy and prosperous land that can do just about everything better



OF NATION'S BUSINESS

than Russia can do it. What makes it worse from the standpoint of Stalin and his crew, is that this success flows from ideas which they find abhorrent. Freedom of the mind and spirit are just not compatible with tyranny.

But there is an even more important reason why the Moscow hierarchy would like to destroy us. The United States is all that stands between the Soviet Union and dominion over the world. Hence, as the White House, the State Department and the Pentagon well know, we are the communists' No. 1 target.

This is not only ironic; there must be times when every American finds it incredible. And why shouldn't he? It is not yet five years since the United States and Russia were "friends and allies," fighting an enemy which we called totalitarianism.

Hardest of all for the American to understand is why a fellow American would enlist in Russia's fifth column. Whittaker Chambers and others who joined the communist party, then deserted it, have told their stories; but it still doesn't make sense to the man who thinks this is a pretty good country.

One thing, however, he does understand, and that is that the American communist is his mortal enemy. If, as Acheson says, the Soviet Union wants to eliminate this country, it is the job of the American communist to help pave the way. There is no longer any nonsense about a communist's intellect belonging to Moscow and his heart to his native land. His allegiance, his whole being, belongs to Russia, and that means he is prepared to lie, steal or fight for her.

The situation is without precedent, and it has created a problem without precedent. It explains why the Government set up a loyalty program in 1947. That program is designed to catch spies in the federal departments and agencies, but spies who, like Judy Coplon, don't ask Russia to pay them for their treachery.

It is all a little hard for reasonable people like Americans to get hold of, because they are used to dealing with concrete matters and calling things by their right names. Thus, the big question in their minds these past few years has been: War or peace? The answer may be that for a long time to come, we will have neither.

• • •

Roscoe Drummond, for many years Washington correspondent of the *Christian Science Monitor* and a keen student of international affairs, tried to clarify this no-war, no-peace situation when he was here recently. He had just ar-

rived from Europe, where he has been director of information for the Marshall plan countries.

Drummond said "while Russia is not likely to make war *on* any country, the Soviet Communists are making war *in* every country they have not yet conquered."

Drummond described it as "a war-calling-itself-peace." He thought that the United States and its friends would win it, are winning it now, but that only an all-out effort would bring the victory.

Ernest Bevin, Britain's Foreign Minister, once became so harassed and impatient in his dealings with the Soviet diplomats that he cried out: "In God's name, why don't they let us relax!" The same thought, surely, must have run through the minds of Americans who never saw a Soviet diplomat except in a newsreel. What a boon it would be if somehow the cold war could be brought to an end, and with it the unending tension, the drain on our wealth, and the pressure on our nerves!

It is an alluring thought, and explains why such high hopes are raised when some orator gets up and suggests a new and dramatic approach to Russia. But the harsh fact is, say those who are closest to the problem, there is no short cut, no easy road to victory.

The most they promise is that, as the free world grows stronger with American leadership and help, it probably will be easier to get agreements with the Soviet Union.

This is, of course, overlooking the unforeseen, the possibility of some momentous development never anticipated by our foreign-policy strategists. Marshall Tito's defiance of Stalin, his heresy in saying that communist Yugoslavia would not take orders from Moscow, is at least a suggestion of what could happen along this line.

A high-ranking Government official told us off-the-record here six months ago that Tito's defection was the biggest break that had come to the United States and its allies since the end of World War II. His remark met with some skepticism. Did he mean to say that it more than offset the loss of China? Yes, he answered, that was exactly what he meant.

Paul G. Hoffman and Walter Lippmann said pretty much the same thing when they addressed the Chamber of Commerce of the United States at its meeting here last month. Hoffman went so far as to envision a further breakaway of Soviet satellites when Stalin dies.

Despite the noise and name-calling that has marked the latest Battle of Washington, there is no dismay in high quarters. Just the same, it will help a lot when the air of this world capital is cleared of suspicion. And those who hope most fervently for that are the worthy people who work in our State Department.

—EDWARD T. FOLLIARD



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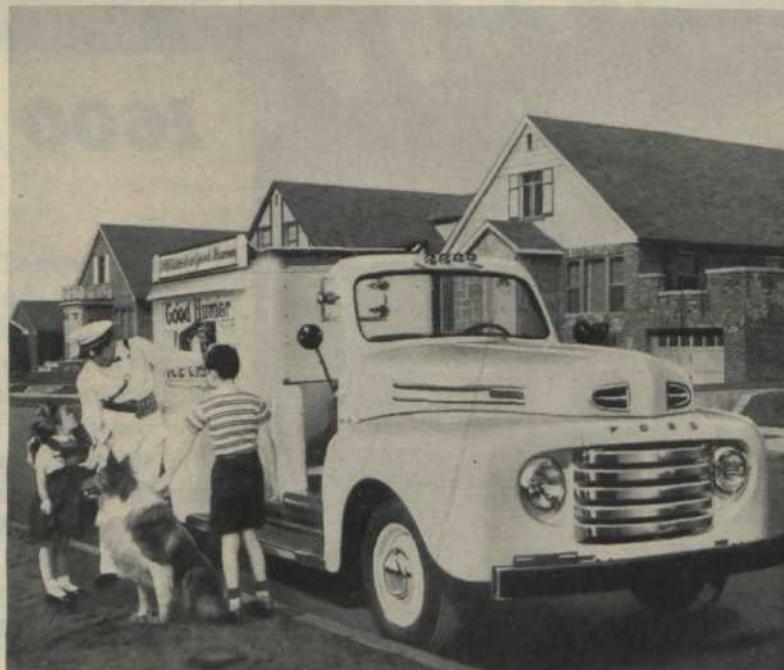


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The author, right, welcomes an industry to his state

# HERE COMES *THE SOUTH!*

By FIELDING L. WRIGHT

*Governor of Mississippi*

THE SOUTH is on the march! Dixie is climbing the economic and social ladder to the rightful place for which it was destined in some bygone geologic era when natural advantages were parceled out among the various regions of the United States. If your picture of the Southland is one of moonlight and magnolias or sharecroppers and hound dogs, of a farmland growing cotton and corn at a leisurely pace, you're focused on a past decade. It's different today.

Picture instead a vast rich area lying approximately below a line drawn from Washington, D.C., to El Paso, Texas, a bustle with activity, with homes, schools, hospitals and highways being built at a furious pace. Look and you'll see a landscape webbed with new transmission lines stretching like giant muscle fibers over towers that rise

skyward proudly proclaiming the South's new power. Visit Main Streets anywhere in the region and you'll hear the healthy ring of the cash register instead of the plea for credit until the new crop is made. And as you swing across the countryside you'll discover other changes. On the hillsides forests and grasslands are healing the scars an earlier day's plow had left. In the fertile bottom lands the soft clop of the mule has been replaced by the lusty roar of the tractor.

Throughout the South a new spirit is in the air. You will note it as you listen to our business men discuss their plans for expansion and modernization—as you watch our geologists plumb the earth in search of new wells to quench America's constant thirst for more oil, and now more water. You'll detect it on our college campuses as

students talk about the great new opportunities right at home for careers in the professions and the trades. You'll discover it in the 4-H Clubs where youngsters see a new horizon in scientific farming.

Yes, the South has its boom towns where real estate commands sky-high prices and oil fields where there's a fevered trading in leases at hundreds of dollars per acre. But it's more than a boomer psychology that has gripped the South—a healthier and more fundamental optimism shared by people in all walks of life who know that their day is at hand.

Today, the South is our last great frontier—one whose development will have far greater impact on the national economy than the opening of the western lands in the last century. It's a safe prediction that issues bigger than continued pros-

perity or depression will hinge on the fate of this frontier. This may be the proving ground for the future existence of a free enterprise system. In fact, recent military developments give the South a strategic industrial role, one that may determine whether our way of life can be defended against potential foreign aggression. What's happening in Dixie today and what happens here tomorrow is important to every American.

The transformation of the South from a one-crop region with cotton as king to one of diversified farming, balanced with processing, manufacture and the service industries, already has produced far-reaching results. It has added measurably to the wealth of our people. Salesmen who once avoided Dixie now are clamoring for south-

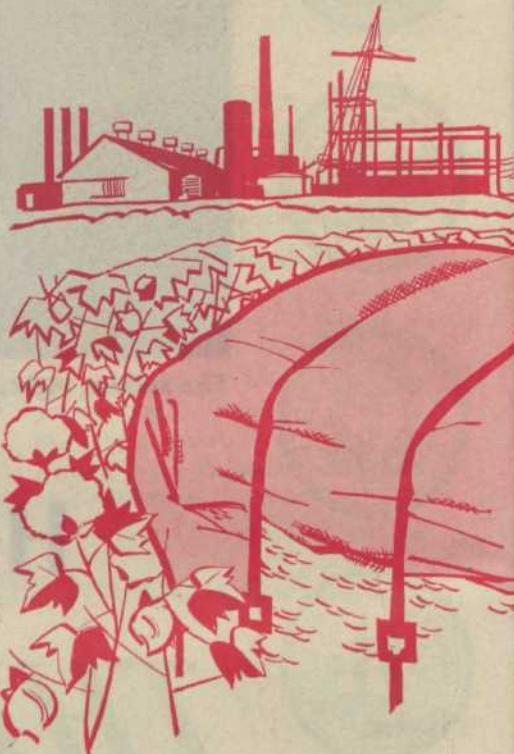
ern territories. Financiers whose doors used to be closed now welcome the representatives of southern states and municipalities, railroads, utilities and other industries.

Yes, the South is on the way. In Mississippi total income payments rose 261 per cent between 1940 and 1948. For the 11 southeastern states they were up 215. In 1929 per capita income in these same 11 states was only \$344. By 1948, the latest date for which figures are available, it was \$957—just short of a three-fold increase.

The forward march of the South has added to the prosperity of the steelworker in Gary, Ind., and Pittsburgh, Pa., the citrus grower in California, the dairy farmer in upstate New York, the chemical worker in Wilmington and Detroit, the copper miner in Montana, the

shoe worker in St. Louis, the Broadway actor and the Hollywood extra.

Our advance toward a more highly developed industry and a better diversified agriculture has brought adjustments throughout the economy. Most of them have been pleasant adjustments. A few have been painful. Although the development of the automobile was a nasty pill for the carriage makers, everyone will agree that we're



Part of the new \$12,000,000 Johns-Manville wall board plant at Natchez

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The C. H. Phillips plant at Gulfport is an example of southern development

better off than we were in the horse and buggy days. And as the South comes into its own there are going to be more adjustments of both kinds to face, so let's prepare for them.

The painful adjustments have come from the movement of factories from other sections to new sites in Dixie.

At some time or other during the past decade, everyone has heard the charge that the South has been "stealing" industries. It is true that the South has been growing more rapidly than most other regions. Between 1947 and 1948 our factory payrolls advanced 12 per cent compared to a national average of nine per cent. This trend promises to continue. In all probability certain types of manufacture will, within the next few years, desert their traditional locations elsewhere in favor of new homes in Dixie.

Southern development scarcely can be viewed as a case of region versus region although that might appear to be the issue on the surface. In the past two decades private enterprise has been sur-

rounded by so many restrictions, regulations of the federal Government, a burden of excessive taxation, limitations on production imposed by labor organizations that business no longer can afford the luxury of uneconomic locations.

We need to ask more questions and seek more answers than just whether the South has been "stealing" industries from other regions.

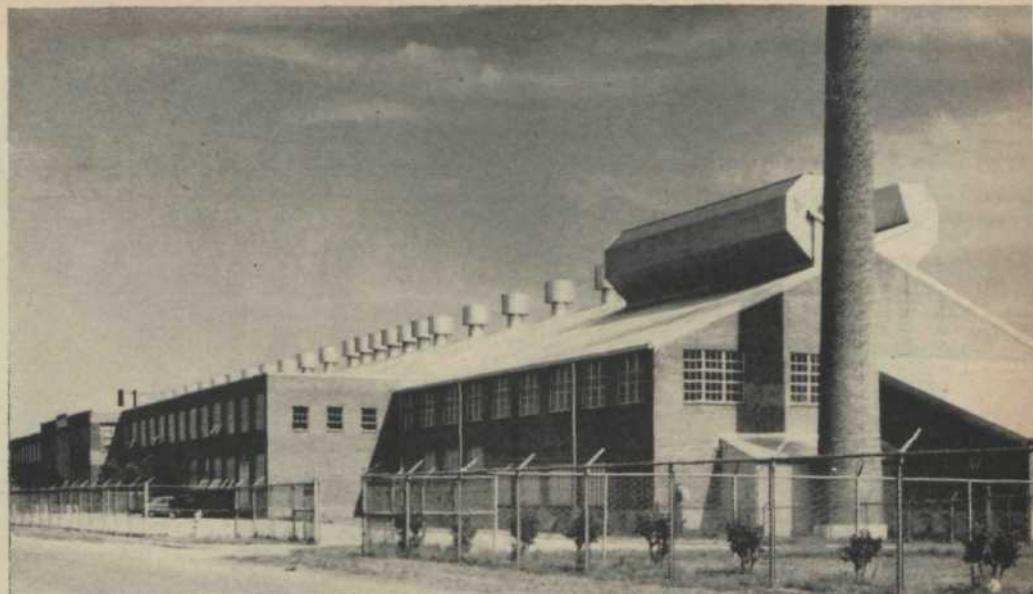


**DIXIE'S one-crop economy is a thing of the past as more firms go south. Higher standards in this region will benefit others**

We need to open Dixie's kit of burglar tools and see what its jimmies are made of. And we must try to determine whether the development of this vast and rich region is for the long-range good of America despite temporary and perhaps painful readjustments that may be necessary in other areas as a result.

It might be well to ask if it's not sound economic policy to consider our future industrial development on the same realistic basis that we've learned to apply in scientific agriculture. We have discovered that some types of land, although cropped for years, should never have been plowed in the first place. We may find that the same is true in the case of the factory site.

But let's examine some of the issues that others have raised. Only recently the distinguished governor of Connecticut called on labor unions to save his area from economic desolation by organizing southern factories, raising wages



Another industrial milestone is the General Electric's Jackson setup



Production covers most fields, including television cabinets in Jackson

and presumably instituting in this region the same featherbed rules that have hampered productive efficiency elsewhere. Such statements presume that our principal weapon is a low wage scale and a sweated labor force. They also presume that, if the monopoly power of organized labor can establish barriers to production in one section, the way to solve the problem is to impose similar restrictions throughout the economy rather than eliminate them at the point of origin. Are such contentions valid?

The story of the development of the South is no longer one of a depressed and exploited agricultural area giving haven to fly-by-night factory operators. We passed through that stage long ago and learned our lesson the hard way. We learned that it wasn't hard to get some manufacturers to move

their machines from New York or Philadelphia to southern towns willing to provide free buildings and to agree to substandard wages on the theory that workers were trainees. We learned, too, that machines could be moved out just as quickly as they could be moved in.

There are ample statistics on how wages in the South compare with those for similar occupations elsewhere. They show that, in some cases, they are on a par, higher in isolated instances, and somewhat lower in others. That some scales are lower might, at first glance, serve to substantiate the claim that we need to raise wages if we want to get up to standard. But that's just part of the story.

A recent study showed that the average worker's family in Jacksonville, Fla., spent \$415 a year for  
(Continued on page 78)



# Eleven Ways You Can

NOTING THAT Americans bet more than twice as much on horse races last year as they invested in new common stock issues, a New York broker ruefully observed: "Business, obviously, needs a \$2 window."

But a fast play for big odds doesn't seem to be the come-on for the average dollar holder. If anything, we are security-minded rather than securities-minded. We're loaded with money but short of the will to risk it on new ventures or on expansion of existing businesses. While we piled \$172,000,000,000 into liquid savings we invested only \$611,000,000 in common stocks. Twenty-five years ago, about half of our savings went into business; today about 12 per cent is invested in business.

Only a few of the biggest, most successful companies like General Motors can afford to raise all the equity money they need. At the other end of the economic spectrum, the major railroads haven't sold a share of common stock since 1929.

The reason why so few companies, even among our industrial

**ALTHOUGH risk capital is not too plentiful or venturesome there are ways by which small business can find the money it needs to grow**

giants, try to raise equity capital is well illustrated in the recent experience of Bethlehem Steel. When this company needed money for expansion, it was forced to hold a kind of stock "fire sale" to raise even part of it.

A powerful syndicate of underwriters floated \$20,600,000 of Bethlehem stock on a strong market in January, 1949. But the price per share (\$31.40 net) was only four times Bethlehem's 1948 earnings, less than half the book value of the then existing assets. At the same time, the company raised \$50,000,000 by the sale of mortgage bonds, adding greatly to its fixed debt obligations.

This is typical of the direction in which American industry is tending: It is forced to raise its money through more and more fixed debt,

less and less equity. And, say experts, industry is approaching the safe limit of borrowing with a ratio of debt to stockholders' equity at the all-time high of 46 per cent. Business gets the rest of its needed capital out of profits. But this has the effect of decreasing dividends. That, in turn, lowers the prices of stocks.

There is no doubt that government tax policies have the double effect of raising the debt load of business (for interest is tax deductible) and making it unprofitable to try to sell new stocks (since dividends are taxed twice).

Our tax laws are also responsible for driving investors to riskless, or less risky, securities. Given the debt load that business is carrying, the stockholder stands far down the line when profits are handed

out. Business must defer everything else to paying interest and amortizing debts.

The capital gains provisions of our tax laws have another bad effect on equity capital. A loss on stock means no tax savings unless the stockholder has a capital gain to offset it. Everyone who has good tax advice refuses to take the risk of investing in many equities. Conversely, when an investor has a capital gain, he refuses to sell his appreciated securities and put his money into another risk where he might lose his investment after paying his tax.

Obviously, we need to remedy both these tax law deficiencies:

**1.** The Government should stop discriminating against dividends taxwise and treating them differently from rents, royalties, or interest. One way would be to consider some part (say 15 per cent) of corporate income as a withholding tax on profits paid out. Then the stockholder would compute his tax in the ordinary manner and reduce it by his prorated share of the withheld tax.

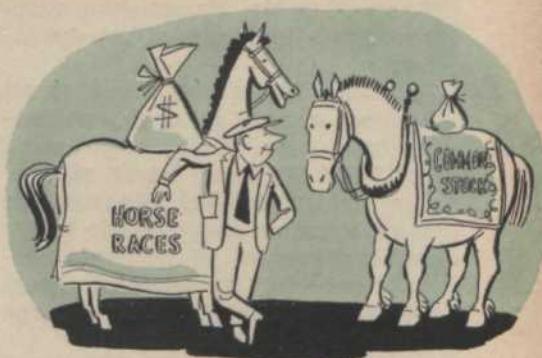
a coast-to-coast female investor's clinic which has been attended by 30,000 people in 72 cities.

Another broker, Smith, Barney & Co., has a planned investment arrangement which is designed to give big-time investment counsel to the person with only \$1,000 a year to invest.

The investment trusts do an active field-selling job, and are corraling a lot of investors who get the benefit of professional management, plus the market power of large capital, by pooling their funds under the trust arrangement to buy common stocks in a number of companies.

More and more small investors are forming their own syndicates to participate in risk ventures in special fields. This is currently true of theatrical financing, where the rich angel is giving way to the small capitalist. A current Broadway stage success, "Member of the Wedding," raised \$75,000 in units as low as \$50.

A special corner of the capital market, usually filled with deepest gloom, is brightening up. This is



A \$2 window might help



The stockholder comes last

# Raise Money

By J. K. LASSER

**2.** We certainly have got to revise our capital gains and losses provisions to make them more helpful to risk takers than to risk avoiders.

These steps are basic to getting the new group of middle-income investors into the equity capital market. This new group has been created by the tremendous shift in our national income over the past 20 years. The net income, after taxes, of the \$5,000-to-\$25,000-a-year earners is at a new high of \$13,200,000,000; while the incomes more than \$25,000 a year have dropped to only \$2,000,000,000 total after taxes, a far cry from the net \$8,700,000,000 this group had in 1929. People in the middle-income group now have capital, a good deal of it in liquid savings, but very little in stocks.

A variety of approaches to these middle-investors is beginning to remedy this situation. Here are some examples:

Some of the largest brokers have national-selling-education programs that are bearing results. One of them, Merrill Lynch, Pierce, Fenner & Beane, has added

where small business scrambles for its investment dollars.

Several big sources of capital are opening up to small business. The capital will tend to increase business debt, for it is not equity money, but it is a lot closer to risk capital than small business has been able to find for a long time.

We have seen that most of the public's savings are concentrated in savings banks, insurance companies, trust companies, and the like. This institutionalized money has tended to go into safe channels creating a large part of the debt capital of American industry. The biggest of the insurance companies, Metropolitan Life, recently began cutting a new channel through local banks directly to the capital needs of small business, and placing capital where it is needed most. Subject only to legal limitations, the Met has promised to take up to 90 per cent of all sound loans which total up to \$250,000 per loan and for periods up to ten years.

The local bank has to take at least ten per cent, investigate and service the loan, and stay with it



Women study investments



Growth needs new money

for its duration. Banks get a service fee for their part of the operation.

Another important wave of small business capital loans is emanating from some of the large banks. The First National Bank of Chicago has \$10,000,000 allocated for small business loans, made under the supervision of its industry-wise experts, in amounts from \$50,000 to \$250,000. Other large banks have similar plans.

With such large institutions setting the pace, it may be expected that other banks and insurance companies will begin to pour small-business credit into the capital market and offset, to some degree, the recent trend of small business borrowing from agencies of the Government. The Reconstruction Finance Corporation has been snowed under recently with the capital needs of small business. In 1948, more than half of RFC loans (1,823 out of 3,509) were for less than \$25,000 each.

All the loans in the world, however, won't solve the essential problem of the lack of equity capital in small business. The small business man tends to worry about his loans. Chances are, he won't use all the money he borrows—but will set some aside to meet interest, amortization or sinking fund requirements. Generally

as you think you do? Once you have made up your mind, start investigating the deals open to you. For, you may be sure, there will be more than one possibility of getting money. You have to look at all of them, and compare the terms of each possibility. So, the first rule of money raising is to *keep shopping*. The money market is the most complex of all markets. You'll probably need some guidance to find your way around in it. Check with your banker for help and use legal and accounting advice for both finding and checking deals.

Here are some methods for raising money for a new business. These points will also have application to the existing business that wants to expand.

1. The first source of money is your friends—and their relatives' friends. Most small businesses are set up this way. Nobody ever objects to being approached with a businesslike request. Make a good-looking, informative prospectus telling your needs; project the returns on the investment in time and in dollars.

2. Use the business opportunity advertisements in your newspaper. Experience proves this to be a fertile source for ready investments. You'll find all kinds of deals, but you don't have to take any that aren't suitable. If not much money is being advertised locally, try some of the big city papers.

3. Your bank, if it won't lend money, may be able to put you in touch with some investors who can.

4. There are still some large accumulations of risk capital around. J. H. Whitney & Co. is a \$10,000,000 organization which finances new ideas—everything from the Technicolor movie process to Minute Maid frozen orange juice. Rockefeller Bros., Inc., is another such group. In Boston are two big risk-backers: American Research & Development Co., and New Enterprises, Inc. There are also Payson & Trask and H. E. Talbott & Company, both of New York City, and the Chicago Corporation of Chicago. Electric Bond and Share Company signified its willingness to put up \$140,000,000 of venture capital in the future.

5. Approach the insurance companies direct, or through your bank.

6. Check the Reconstruction Finance Corporation if you can't get money on reasonable terms anywhere else. Your Federal Reserve Bank has some narrow lending power, too, but only to established businesses and only for working capital.

7. Have you thought about selling securities? This involves a great deal of checking with brokers and underwriters. It also depends on the condition of the stock market.

8. Use your creditors—get long-term credits from them.

9. Use your customers—a new magazine was started recently on the basis of five-year advertising guarantees by enough advertisers to insure its success. The guarantees were acceptable to a bank as the basis for credit.

10. Use the community to the fullest extent—local capitalists, community pools and syndicates. Sometimes, the local administration will arrange to get you money, or give you land and/or buildings, suspend taxes. Local real estate experts can be of service in deals of this kind.

11. Check the lawyers and the C.P.A.'s who specialize in the field you want to enter. Many of them, through their clients, will know of deals that may make sense to you.

Here are some devices for going concerns to expand their line of credit to give themselves a little more operating room:

1. A finance company may be the answer to your problem. It will take over instalment contracts for the purchase of industrial equipment; will finance time sales for you, including taking over collections; provide an elastic line of credit to manufacturers and wholesalers through cashing their receivables or inventories. Finance companies can be of most help to seasonal businesses.

2. Factors, very much like finance companies, lend on your receivables, sometimes on merchandise.

3. You may borrow on warehouse receipts—but you can't use the goods until you repay the loan.

4. Trade acceptances sometimes may be used to get credit. The seller favors this method because he can discount the acceptance. The buyer gets longer-term credit through this method, but there are

(Continued on page 69)

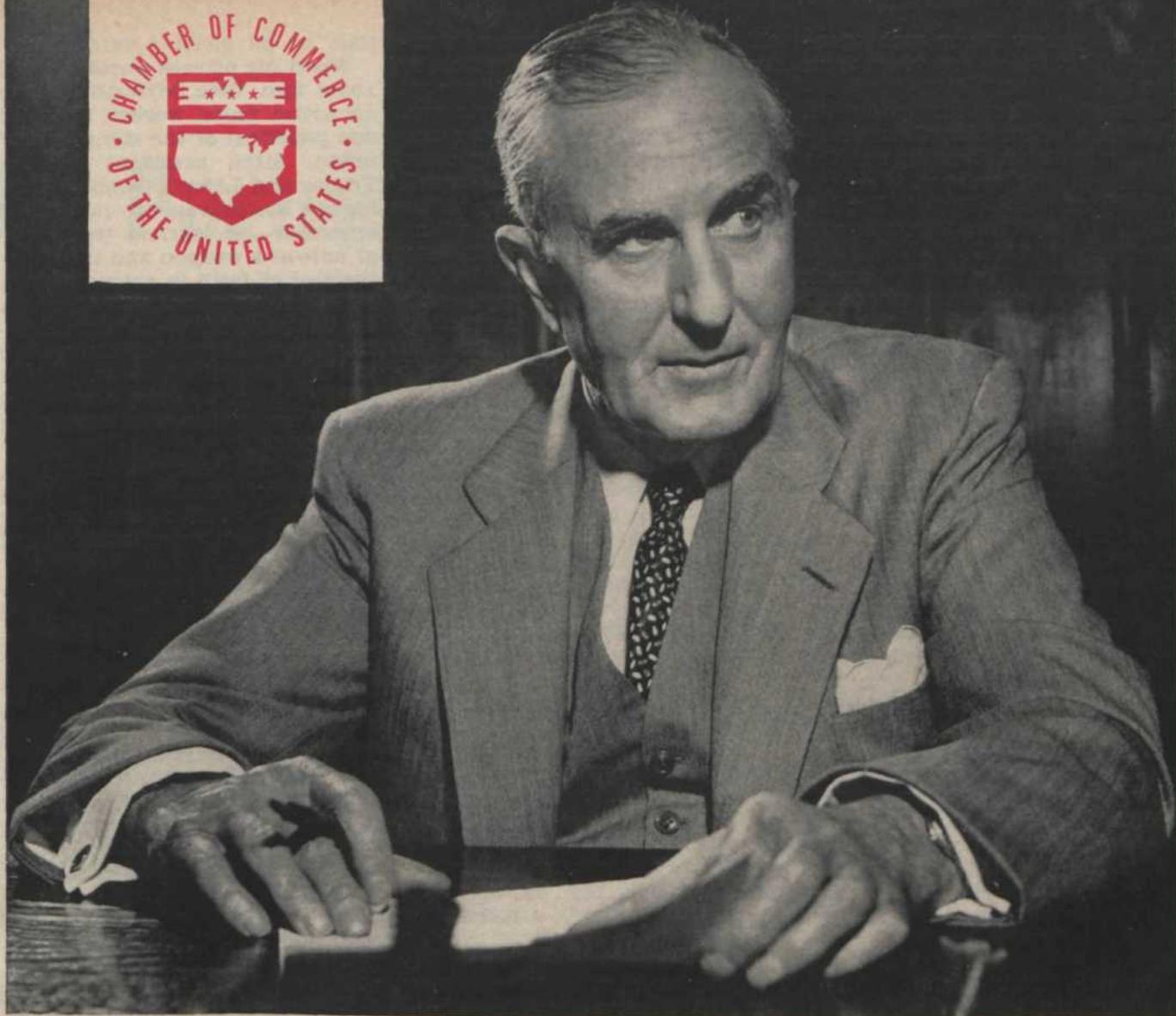


**Sell-and-lease saves cash**

speaking, the small business man does not use borrowed money for operating capital as freely as he should.

So much for the big policy problems in the capital market. For many business men, the solutions to these problems are less interesting than the answers to their own specific money-raising problems. The following information is designed to give, on the level of pure practicality, some of the answers you may be looking for.

The first thing to consider is: do you really need as much money



NATEN FROM BLACK STAR

# He Never Met an Evil Man

By PAUL McCREA

**THE Chamber's new president approaches ideas with questions but fixed principles**

**A**ND ASSOCIATE of Otto Seyferth, twenty-third president of the Chamber of Commerce of the United States, made an epigram:

"Otto," he said, "is the kind of man there are no anecdotes about."

His friends in Muskegon, Mich., where he is president of the West Michigan Steel Foundry Company and "Otto" to a working majority of the adult population, verify this judgment.

This is particularly incredible because Otto Seyferth has been a

social explorer all his life and explorers of whatever sort are prone to adventures which are the fabric of anecdotes.

But, according to the consensus, "Otto is right 95 per cent of the time. The other five per cent, he is stubborn but fair."

Since adventures result from in-caution or miscalculation, a man with such a batting average gains few of them. He does, however, if driven by a genuine love of people and an unslaked curiosity, gain a philosophy and an assurance

that certain things are true because his explorations have proved them so.

Otto Seyferth has these things. He believes:

"There isn't a man without some good in him. It is up to a leader to find out what it is."

And:

"We have conflicts, not because men are bad, but because they don't understand each other. If I make it my business to understand you, I'll see the good in you."

Many men have believed these things and many more have said them. Few of either kind have taken such infinite pains to prove them not only morally right but practically sound.

He adds, "We are supporting today 1,000 agencies that have had to be set up because people neglect each other. If we continue as we

are going, how many such agencies will we need ten years from now?"

His road to these convictions led through machine shops, stone cutting, union labor, banking and the healing of sick business.

It started in Grand Rapids, Mich., where Otto Seyferth was born Sept. 1, 1891.

His father, Charles Frederick Seyferth, was a tinsmith whose \$12 weekly wage and a backyard garden supported a family of five children, among whom Otto was next to the youngest. The standard of living was lavish or not, depending on the scale of values used.

"We have come to think," Otto says today, "that happiness depends upon the possession of material things. It doesn't, because those things lead to rivalry and greed and envy—finally to frustration and hate. Happiness comes from possession of the intangibles—love, faith and hope—what I call the art of living."

The Seyferth home had intangibles in plenty.

"I had the best father that a boy could have and an understanding mother who was a real go-getter."

She was a determined German girl who, resenting parental domination that balked a romance in her own country, set out for America—financially aided by a brother who was already here.

Her ship was wrecked and the soggy passengers hauled to England. Dripping but undaunted, she boarded the next convenient ship, and made it.

"The greatest art in this world is the art of understanding one another," she used to tell her children. Otto has been perfecting himself in that art all his life.

At 13, having finished the eighth grade, he quit school to apprentice himself as a machinist.

The pay for machinists' apprentices was \$4 for a 60 hour week. The term was four years and Otto completed three of them, which covered most of the tool operations. The fourth year he would have learned assembling.

At that time a man who ran a building stone cutting plant painted such a glowing future in that industry that Otto became an apprentice stonecarver.

The glowing future was extravagantly overdrawn but the pay was \$5 a week—same hours—and, with an assist from a rainstorm and a runaway team, stonecarving won him a wife.

When possible, stone was carved outdoors as a health precaution and as the young apprentice

chipped away under a canvas awning, his attention was diverted by an attractive girl who walked past every day. Barring an occasional mashed finger, small price for such sweet inattention, nothing came of this until a happy rain squall sent the girl short-cutting to the back door of a clothing firm where Otto knew the shipping clerk—and forthwith waited on him.

The shipping clerk knew the girl; she was a bookkeeper in the store and her name was Alma Sundell. He introduced them. The year was 1909.

Shortly after that the county sheriff served a hitch as an unwilling Cupid. A spirited team which he used in his work ran spectacularly away. The ensuing turmoil drew most of the neighborhood—including Alma Sundell—into the street in time to see Otto Seyferth become the local hero by springing for the bits to drag the white-eyed steeds to a trembling stop.

Otto and Alma were married, Aug. 15, 1912.

Having completed his apprenticeship the previous year, stonecarver Seyferth was earning 65 cents an hour—the façade of the Pantlind Hotel in Grand Rapids still bears witness to his craftsmanship. A boy, Don, was born and the Seyferths bought a home on a land contract.

Then something happened to the economic cycle. Nobody had any use for carved building stone. The Seyferths could not make their monthly payments on the land contract, interest accumulated, taxes piled up.

Surprised and angry that a phenomenon that he did not understand and was powerless to prevent could keep him from doing work he wanted to do, Seyferth acted as he continues to act in the face of difficult situations. His second son, Jim, says it better than he:

"Find out what causes the problem and then do what has to be done to correct it."

Curiosity already had given him the tools.

As a young machinist's apprentice, he had listened perforce to an uncle whose favorite topic was the wickedness of unions. Since more than half his fellow workers were union men and their iniquities were not discernible in daily life, Otto joined the union to see what went on in secret. What he found out was:

"Unions then as now were interested in one thing—security of employment. All any man asks is

that he be given a fair break."

When his private world toppled about him, Otto Seyferth became an active union worker. Soon he was president of the stonecarvers' union, later president of the Trades and Labor Council. Working as a business agent—now called organizer—he learned the power of hate as a weapon and the effectiveness of faith in overcoming it.

"If we could make the man in the factory believe that management was interested in his welfare and felt an obligation to him and to his family, that confidence would harness the greatest force in the world."

Meanwhile war was rumbling across Europe and a Muskegon firm which had a contract for shells and gun mounts advertised for timekeepers.

Otto Seyferth applied.

Again curiosity had equipped him for the job.

As a grease-smeared neophyte machinist, he had watched the front office force leave the plant natty and unsullied. Hoping one day to emulate their cleanliness, he enrolled in a correspondence course in accounting. Completing it, he took advanced accounting and foremanship training. Other courses in banking and economics followed.

His younger brother, Rudy, now secretary of West Michigan Steel, speaks of those days with a touch of incredulity:

"He was always studying or working. Even before he quit school he got up cheerfully at three o'clock in the morning to serve a paper route."

Arthur Vandenberg, now a United States senator, got up even earlier. As the sheet's circulation manager, he handed out the papers.

Rudolph, whose youthful talents won him state-wide recognition as a high school football player, though he weighed only 120 pounds, still marvels a little:

"Show him 100 items and he will pass over the 99 that are right, to put his finger on the one that is wrong. He wants to know why. And he is still studying."

When Seyferth reached the hotel where prospective timekeepers were told to apply, he found some 35 others waiting to be summoned to a secret room for interviews. He sought out a friendly bellboy. Soon, from a phone across the street, he was talking to the company representative.

"I hope you won't hire anybody until you talk to me," he said.

(Continued on page 74)

# Its Partners Are Taylor-made

By FRANK J. TAYLOR  
and EARL M. WELTY

**B**ACK in 1939 when Union Oil Company of California sponsored a competition for a better paint cleanser and preserver for automobiles, the winner was an alert chauffeur, George C. Sevelle. One of Union's executives asked Sevelle if his cleanser would wash service stations.

"It sure will make them shine," replied Sevelle.  
"How'd you like to wash five stations for us?"

Sevelle washed and shined the first five stations so well that Union gave him a contract to do 150 more. The next year, the deal was upped to 1,100 stations, and later to 4,000, which Sevelle now scrubs on a regular schedule with the help of 35 employees, 14 trucks, and five trailers, in which his crews live while on the road.

Natty George Sevelle, who calls himself "one of the oldest native sons of Negro parentage," is one of some 4,000 little business men and women who have been set up in enterprises of their own by Union Oil. In the aggregate their thriving businesses add up to a total of millions of dollars each year, but that is only half of the story.

Listen to George Sevelle for a few minutes. Sevelle was born in San Jose. His paternal grandfather, who hailed from Florida, was the first Negro to own a gold mine in California. His other grandfather came from Philadelphia to be a chef at San Francisco's Palace Hotel. George was ambitious, and before he hit on the cleanser that launched him in business, he had tried many callings—doorboy, window dresser, waiter, candy maker, automobile mechanic for early racing drivers, chauffeur.

"When Union asked me to wash service stations, I didn't have any way to get my equipment from station to station," recalled Sevelle. "I didn't have any money, either. So the company came to the rescue with an old truck. That old truck



Reese H. Taylor, president, is the author of his company's credo





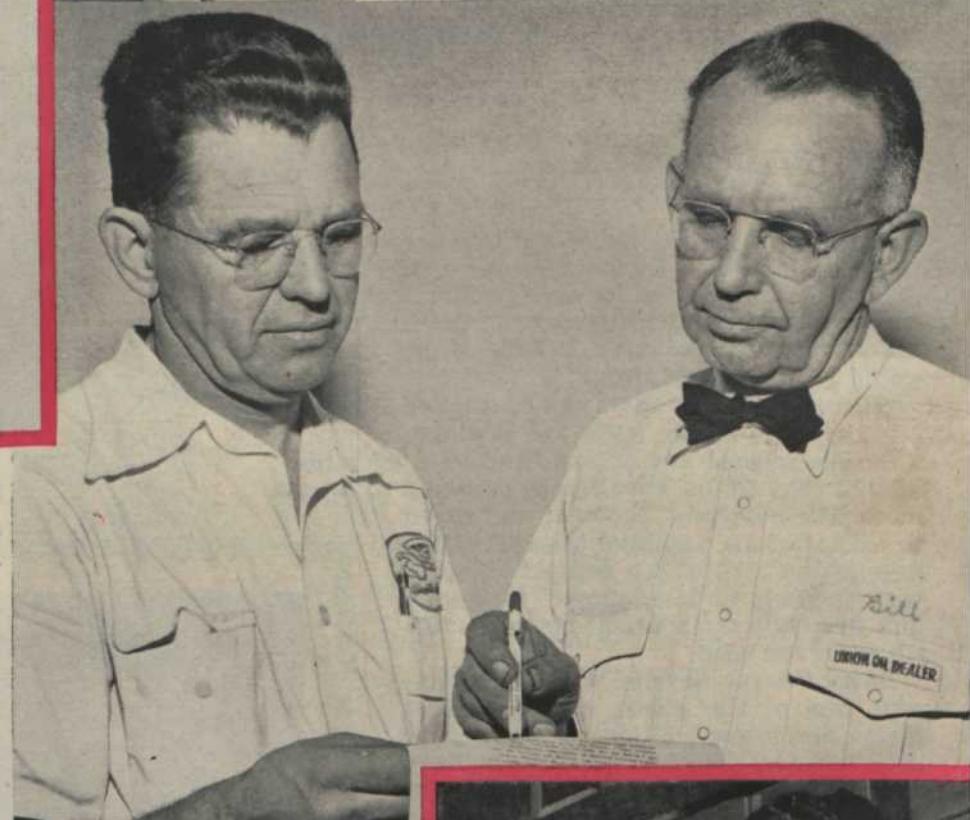
George Sevelle built his service station washing business out of a job well done for Union Oil

PHOTOS BY ROD DALEY

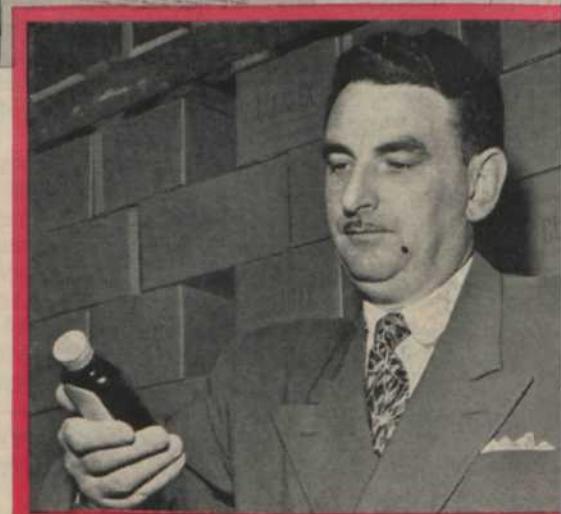
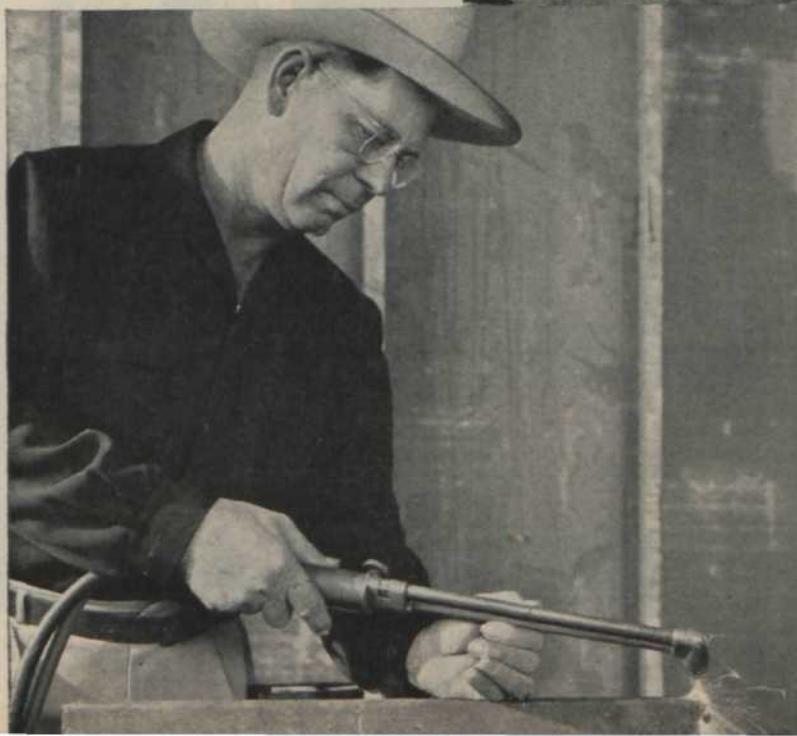
Typical dealers are Willard and Ed Pagenkopp, who are doing a volume of more than \$100,000 annually



Joe Robinson once worked for Union. He now heads his own well-drilling company



Jack Smithers was a lone station repair man in 1945, now hires 25



Union helped James A. McNeill to build a successful specialty supply service

set me up in business. I've retired it from service, but I keep it washed and polished, sitting alongside my fleet of big new trucks and trailers. It's a reminder to me and to my men that in this country the big fellow is willing to help the little fellow succeed if he wants to try it on his own."

Sevelle doesn't need the truck to remind him. He owns his home, operates a Union Oil dealer service station, is a Boy Scout commissioner and community leader in Los Angeles. To Union Oil, Sevelle is more than a partner; he and his men are all good consumers because, as Sevelle put it, "Union treated me the way I like to be treated and in turn I've treated my men that way."

Almost half of the little business men who got their start by hitching their wagons to Union's star are former employees. The majority are dealers, operating service stations bought or leased from the company, or built with company financial backing.

**SUCCESS for a big company  
hinges on the prosperity of the  
smaller ones with which it deals.  
Acting on that philosophy, Union  
Oil Company has helped more  
than 4,000 men and women set  
up their own little business enter-  
prises. The arrangement has  
proved profitable for the parent  
company and its offspring alike**

But hundreds of others are in scores of businesses ranging from well drilling to janitor work. The company's Oleum refinery on San Francisco Bay has contracts with 65 little businesses for services, the Wilmington refinery at Los Angeles Harbor has 69 service contractors. More than 400 truckers do the company's hauling. Deals also have been made with 270 contractors for drilling, construction and other oil field operations. The Union Oil office buildings in downtown Los Angeles are maintained by a contractor who employs the elevator operators, janitors, painters, other service people.

Some of these little businesses started on shoe-strings, some with real money. Joe Robinson and his Santa Fe Drilling Company is one of the latter. Robinson, a University of Southern California engineering graduate, was a drilling foreman for Union when he hit on the idea of going into business in 1946. He talked it over with the other men in the drilling department and 62 said they would join him. Robinson tried his idea on A. C. ("Cy") Rubel,

vice president; he and his colleagues would organize a \$1,000,000 company, take over Union's drilling equipment and keep ten crews in the field "making hole," if the company would give them a contract.

Rubel agreed. Everybody borrowed all he could scrape up. Union helped with some credit. The Santa Fe Drilling Company opened for business with Joe Robinson as president and with high hopes and plenty of debt. By the end of three years, working like beavers, Robinson and his partners had paid off all they owed, their physical assets had doubled, they had 20 drilling crews scattered from California to Italy, and Santa Fe Drilling was rated the largest independent well-drilling outfit in California.

"We could have stayed on the company payroll and kept our security," Robinson says. "But here was a real challenge and we took it. It has worked out well—for us and for Union."

Willard and Edmund Pagenkopf of Santa Ana are typical Union Oil dealers. Back in 1922, newly married and ambitious to get ahead, they decided to go to work for themselves. Neither of the brothers was burdened with capital at the time, but Union leased them a small station for \$35 a month and started them off with an inventory of gasoline and lubricants. The hustling Pagenkopfs brought in the business and five years later, with \$6,500 cash saved up, they propositioned Union Oil again.

This time they proposed to buy a downtown corner for \$41,000, build a new \$10,000 service station, and go after the big-time business. Their \$6,500 was too little to swing the deal. Union backed them. They got their corner, put up the station, soon were doing a \$100,000 a year business, and employing seven men. By 1950, they were out of debt.

Union Oil has operated only a handful of service stations since the company evolved its program of setting employees up in business, for training of prospective operators and for trying out new sales ideas. Some, like Earl McKale, who started in the Pacific Northwest with one station, have built up thriving chains. Others, like the Pagenkopfs, have concentrated on one superstation. Nearly all of Union's distribution depots are likewise the enterprises of former employees.

Some of the company's little business men are now big operators on their own. One such is Ireland-born James Alan McNeill, whose job with Union up to 1935 brought him into close contact with a small concern that supplied service stations with a windshield cleaner in a bottle equipped with a plunger and a spray device. Union was the concern's best customer.

McNeill had saved his first \$1,000. With a partner, he bought Wilco and landed a contract to supply the cleaner and other specialties to all of Union's stations. In 1940, he took over a specialty subsidiary operated by Union to manufacture paint remover, polishes, waxes and other products.

By 1949, when the Union management decided to get out of the business of supplying dealers with nonpetroleum products for motorists, McNeill was ready to buy this business, too. In 15 years, his Wilco Products has grown from a \$20,000 a year deal to one doing \$3,000,000 annual volume, an enterprise that supports 100 families.

"It has been a good association for both of us," says McNeill. "By specializing we can do a better and more economical job in a business that might seem like peanuts to a big company. Little business would have a hard time existing without big business and I'm not sure that big business can exist

*(Continued on page 76)*

# The Things We Build

By OSCAR SCHISGALL

JOHN GRAHAM sank into a chair, exhausted. It was clear that further argument against his daughter's marriage would be useless. For hours this evening he had done his best. Now, with a hopeless wave of his hand, he said, "I give up. Do what you like."

Laura watched him in anxiety as he leaned back. He was 48, but tonight he looked closer to 60—a heavy man, his brown hair already touched with gray, his ponderous face sagging in every line.

She said, "Dad, it isn't fair! The—the only thing you have against Bob is that he has no money. But gosh—you weren't rich when you married! You've told me a hundred times you were earning only twenty a week."

"Sure," he said with a trace of bitterness. "And we went through some pretty rough times. The point is *I* struggled for years so *you* wouldn't have to struggle now."

"But struggling together is part of the fun of being married!"

Graham hardly knew whether she was being extraordinarily keen or simply naïve. He looked at his daughter with a sense of helplessness.

Sometimes he marveled over the fact that this dark-haired, lovely young woman—so self-sufficient, so determined—was the same long-legged infant he used to lead to school by the hand. At moments like this she seemed a stranger whom he could neither control nor guide. The only thing that hadn't

changed was their affection for each other; and because it was deep and enduring, it made disagreements harder to face.

He was glad the telephone rang. It took Laura out into the hall and gave him a respite. He needed a moment alone to recover some emotional balance.

Drawing a deep breath, Graham gazed out of the living room window. His home stood on the highest point of Flower Hill. From here he could look across the vast panorama of the city's lights, and on the other side of town, in the heart of Main Street, he could see the huge sign on the roof of his department store. It was the biggest electric sign in town. It flashed on and off against the sky, its blazing ten-foot letters proclaiming: GRAHAM'S.

He had always regarded that sign, with a good deal of pride, as the symbol of his success. Twenty-five years ago he had opened his first small store on Hewitt Street, selling women's dresses, and nothing had been able to stop his growth. By the time his wife had died four years ago, Graham's Department Store had already gone up in the center of town to become the show place of Main Street. And there it stood, five stories high, occupying a whole square block. The monument he had erected with his life.

*But for whom?* he asked himself now. *For what?*

Graham uttered a harsh little





It was hard to realize that  
this young woman, so poised,  
so confident, was his child

laugh. He felt utterly disillusioned. You built through the years with your hands and your brain and your heart. You told yourself, like a fool, that you were laboring so that you might give your family the best things you could wrest out of life. In the case of Laura it had meant good schools, summers in Europe, a beautiful home—in fact, every aspect of gracious living that money and affection could provide. And if you were a father like John Graham, the only reward you asked was the satisfaction of seeing her take advantage of the blessings you had earned. Ultimately, too, it meant the joy of seeing her make a good marriage.

Not that Graham had ever been a snob about his wealth. It had been only natural to dream of having Laura marry into one of the city's best families. For a while he had thought it might be Judge Orlin's son. Young Orlin had been driving up to the house in his convertible almost every evening for months.

And instead Laura had fallen in love with Bob Leswick. He was slim and dark and earnest—a pleasant enough boy, but a complete nonentity. A young architect just out of school. Penniless. His father taught English in the East Side High School and probably lived, like so many schoolteachers, on the edge of penury. Bob had managed to land a job, all right, but it paid only sixty a week....

Graham shook his head. It hurt to see Laura tossing away the greatest opportunity he had been able to bring her. He no longer knew how to cope with his daughter.

She came back from the telephone to say, "That was Aunt Clara. Calling from Toledo. She's coming to help with the wedding."

Graham said nothing.

When she had studied his tired face a moment, Laura went impulsively to sit on the arm of his chair. She put an arm around his shoulders. She ran gentle fingers over his hair.

"I—I hoped you'd be happier about all this, Dad," she whispered. "I'm not afraid. Bob's really—wonderful. In every way. We'll make a go of things."

He patted the hand on his shoulder. He scarcely listened. It was inconceivable that everything he had built was so worthless that Laura could turn her back on it without a qualm. Didn't she realize that in doing such a thing she was destroying the very meaning of Graham's own struggles?

There would be a time, he sus-

pected, when she would regret this recklessness, and then she'd be wretched. But why let it go to the point of regret? For her own sake, he was convinced, he ought to do something about it now....

He did the wisest, most practical thing he could think of doing. The next afternoon he sent for Bob Leswick. When they were shut in the privacy of his office on the top floor of the store, Graham spoke with deep earnestness.

"It happens, Bob," he said, his voice shaking a little, "that Laura's comfort, her well-being, is the—the most important thing in the world to me. I've got nobody *but* Laura."

"I appreciate that, sir."

"And I can't see how she's going to be happy—or even get along—on sixty a week." Graham leaned across the desk. "So I want you to come into the store with me, Bob."

The young man stared.

"You'll start as assistant to the general manager," Graham said.



"In time you'll be general manager. Nothing would give me greater satisfaction than knowing Laura's well cared for. And you'll find that the store pays well. I'll start you at fifteen thousand."

Bob's face lost color. Sudden tension drew sharp lines around his mouth. He said, "I—I'm certainly grateful, sir. It's—swell of you. Kind of—knocks me over. But—" He shook his head. "I'm sorry. I—couldn't."

"Why not?"

"Well, I've aimed at architecture as long as I can remember."

Graham could feel hope slipping

through his fingers. "Bob, be reasonable," he pleaded. "I'm sure you want to do your best for Laura."

"Of course," Bob said, frowning. "Don't get me wrong. I know it sounds crazy to turn down fifteen thousand a year. But it—it isn't just a matter of dollars and cents with me. Architecture is the thing I want to do . . . Laura understands."

Graham looked down at the desk. He could see that, though the talk might go on for hours, it would get him nowhere. In a grudging way he had to admire Bob for his stand. And yet all the tiredness came back into Graham's face. He felt helpless again....

**W**ITHIN a week he discovered that he couldn't even give Laura the kind of wedding he had always planned—a brilliant affair in the Grand Ballroom of the Hotel National with everybody worth while in attendance. His sister Clara, who seemed to assume it would be that kind of function, had come on from Toledo to help prepare for it.

But Laura emphatically vetoed the project. "Please, Dad," she said, "nothing like that. Nothing so pretentious."

"Now wait a minute," Graham protested. "I can afford it, can't I? By heaven, my own daughter's wedding, and if I want to spend—"

"Dad," Laura said, "it just isn't in keeping with the way Bob and I are going to live. It would embarrass him and, if you want the truth, it would embarrass me, too. I want a small church wedding, and then we'll come home to a luncheon—a simple affair."

It left Graham thwarted and bewildered.

"And there's another thing," Laura said, flushing. They were at the dinner table. She toyed with her fork, watching it. "Last night Aunt Clara hinted that you intend to give us a—a whopping big wedding gift. Cash—"

"Well," Graham said, "I want to insure *some* sort of comfort for you; even a bit of luxury."

"Thanks, Dad." Laura spoke quietly. "I know how you feel, but—I wish you wouldn't do that."

Graham scowled. "What now?"

"Well, to be perfectly honest, Bob and I want the—the joy of making our *own* way."

"Good heavens!" Graham exclaimed. "Do you expect me to give my daughter a—a pair of salt shakers or something like that?"

Laura's flush was quite vivid now. "No, Dad," she said. "If you  
(Continued on page 80)

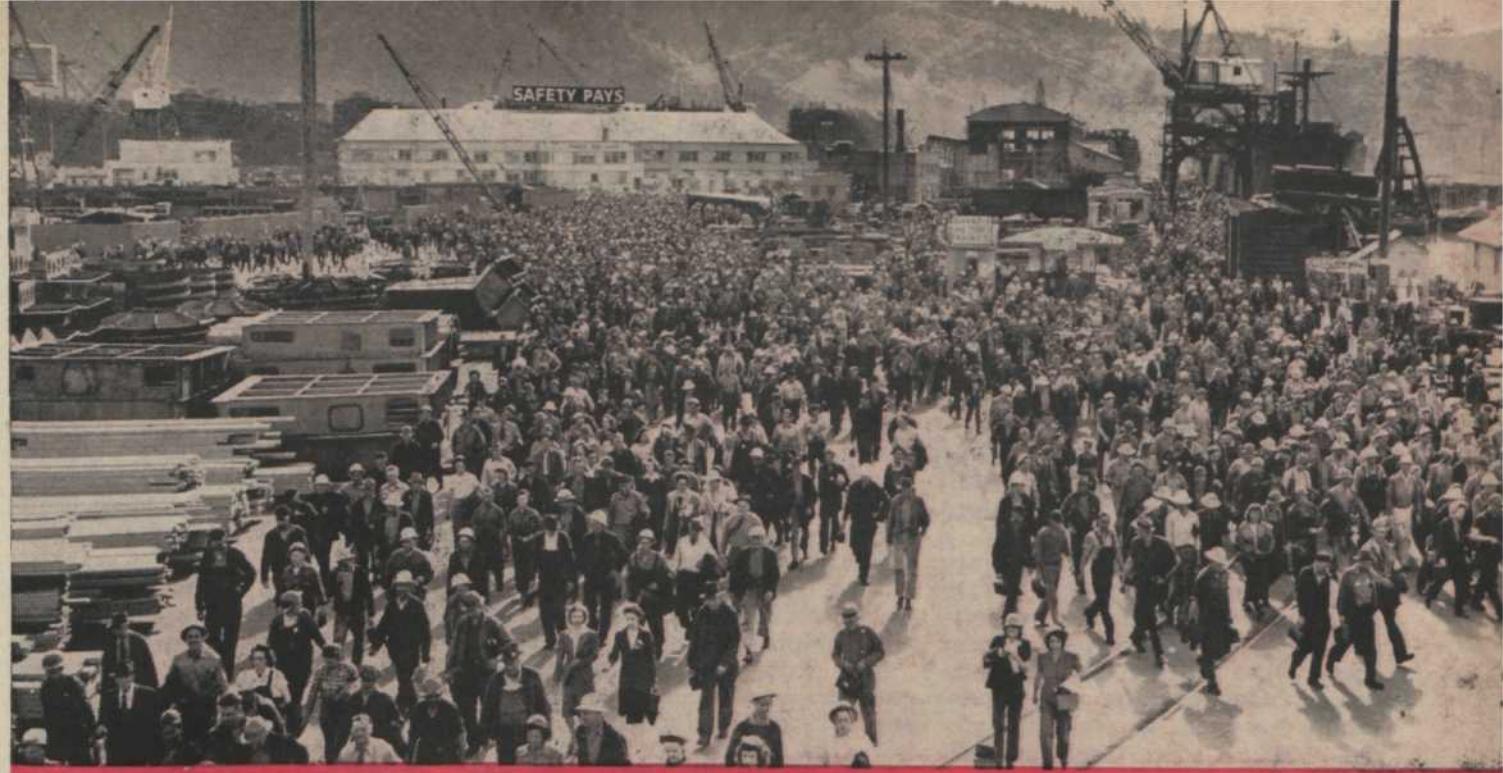


PHOTO: ART COMMERCIAL STUDIOS

## Migration:

The greatest trek to the Pacific Coast in history has been going on for the past decade with workers by the thousands finding employment

# The Oregon Trail Still Calls

By RICHARD L. NEUBERGER

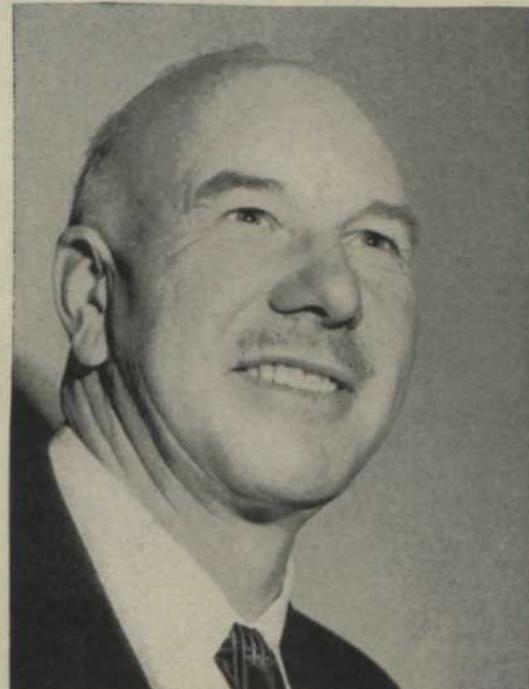
FOR THE past ten years we have been living through the greatest westward migration of American history. Few of us realize that this migration has dwarfed the Oregon Trail, the coming of the transcontinental railroads and the California and Yukon gold rushes, all rolled into one. The nation has been pushing toward the sunset in a mighty, inexorable tide.

While the United States as a whole has increased 13 per cent in population since 1940, the three states of the Pacific Coast have burgeoned an incredible 54 per cent.

Or, to describe the expansion with sharper emphasis:

More people have migrated to Washington, Oregon and California in the ten years of this past decade than in the entire first 100 years after Lewis and Clark first flew our flag at the mouth of the Columbia River.

In 1905, the centennial date, 3,600,000 persons lived on the West



Dr. N. H. Engle, Washington educator, sees a profound effect on nation

Coast. Planes, trains, buses and jalopies have deposited more than 4,000,000 newcomers on our western seaboard in the comparatively few years since shipyards and airplane factories were erected hastily for World War II.

"Politically, socially and economically, this migration has had a profound impact on our entire country," says Dr. Nathanael H. Engle of the University of Washington. "We shall be increasingly aware of this impact as time goes on."

California, which ranked fifth when this decade began, now is exceeded in population only by New York State. On the mountainous rim of the continent, the State of Washington has overtaken Maryland, West Virginia,

Oklahoma, Kansas, South Carolina, Mississippi, Florida and Arkansas since the last formal census was conducted. Even forested Oregon, at the end of the wilderness trail, is about to acquire as many congressmen as Kansas or South Carolina.

Additional congressmen mean additional votes in the electoral college. The West Coast will be a more tempting prize in the 1952 national election than New York, long the No. 1 trophy in the presidential sweepstakes.

Once the Northwest had to ship its lumber, apples and cheese across the continent to find a market. Today much of the bounty of the Columbia Basin merely moves down the seaboard to California, where a population nearly equal to that of all of Canada waits to buy it. Areas which were wasteland a few years ago now can't order traffic lights and parking meters fast enough.

In a single sawmill hamlet of the green Pacific Northwest, 100 fami-

lies from the same pine belt town in Oklahoma have arrived to make their homes. They didn't come in a group, or even by concerted plan; they came individually. The 100 Ozark lumberjacks and their wives and children ended up in one fir grove simply because of word-of-mouth information about murmuring trout streams and virgin timber still uncut.

A typical Northwest timber community, Sweet Home, Ore., had not quite 200 inhabitants in 1930, 1,090 a decade later and has more than 6,000 today. "Each week," said a Sweet Home schoolteacher, "I enroll some new student speaking in Brooklynes, a mellow southern accent, a middle-western twang or the crisp idiom of the Rocky Mountain uplands."

The United States Employment Service had predicted gloomily, at the time of the Japanese surrender, that joblessness might overwhelm the Pacific Coast. "We are braced for the postwar shock," heralded the chamber of com-

merce of one of the West's fast-growing cities.

These forebodings failed to take into consideration the type of job being done by Nat Engle's Bureau of Business Research in a Gothic college hall in Seattle. Engle felt that the West's resources had yet to be fully tapped. Why should this migration be a liability when earlier migrations had made the West prosperous?

"We haven't a million dollars," said Engle, studying his bureau's \$48,000 annual budget, "but we have a million ideas."

He proved that dollars would follow ideas. Why not an aluminum industry in the Northwest? This was a way to put to use the immense energy reserves being generated at Bonneville and Grand Coulee dams, and, more important, to create payrolls, factories and new wealth in the region.

Engle and his associates brought forth "Aluminum," one of the most exhaustive industrial studies ever

## ALUMINUM EPIC:

Not an ounce of this metal was manufactured in the Northwest ten years ago. Now 302,000 tons are spun out annually, over half the national production.



undertaken by a college. It showed how bauxite, the basic raw material, could be brought by economical ocean transportation to plants at tidewater on the Columbia. It analyzed the waterpower still lurking in the Northwest's roaring mountain gorges and applied this reservoir of kilowatts to the aluminum needs of the nation.

Largely as a result of the facts made evident in that study, business organizations in cities near the region's massive hydroelectric projects began to contact light-metal concerns. Factory sites were hacked out of fir forests, railroad spurs constructed, labor assured.

Today, three great companies—Aluminum Company of America, Reynolds Metal and Kaiser aluminum—are operating full blast in the Columbia Basin. Not an ounce of aluminum was manufactured in the Northwest a decade ago; 302,000 tons now are made annually. This is more than half the national production.

Yet Nat Engle is far from com-

placent or satisfied. The really big payrolls, he points out, come not from the mere manufacture of raw ingots but from turning out aluminum products. His agitation has helped to establish an aluminum rolling mill in Spokane, wire and cable mill at Vancouver.

"Ask Engle to find out a single fact for you about a business or industry," comments one of his admirers, Mayor William F. Devin of Seattle, "and he'll come up with at least 1,000 facts, all of them of importance."

Engle recently was made chairman of the Washington State Industrial Development Committee set up by Governor Langlie to promote old industries, attract new ones and develop the state's resources.

Engle set up the Bureau of Business Research in 1941 with a tiny annual allowance of \$5,000. This was just about the time that the great migration was sliding into high gear. Newcomers slept in Seattle parks and Portland basket-

ball pavilions. Henry J. Kaiser brought trainloads of men 3,000 miles from New York to staff his Columbia River shipyards.

Four seaports in the United States, headed by New York City, have zones into which goods from abroad may be brought without duty. In these zones liquor can be bottled, nuts husked, dates and figs cleaned. Then the goods can be exported without red tape, or entered through customs in the regular way. Why not Seattle as Foreign Trade Zone No. 5? Professor C. J. Miller, able colleague of Engle, collected every fact available. Local warehousemen squawked, foreseeing a diversion of business, but Miller foresaw additional jobs from heavier quotas of imports.

He enlisted the Seattle Chamber of Commerce as his principal ally. The city's largest group of business men, realizing the value of bringing additional cargo across the 194 miles of local waterfront,

(Continued on page 72)

## POPULATION BOOM:

A 50 per cent increase in migrants brought with it the usual housing problems. Trailers like these outside of Portland, Ore., sheltered many

OREGONIAN



# Service Schools Need

By Maj. Gen. HUGH J. KNERR, USAF (Ret.)

**W**HILE we are locked in a cold war with a relentless antagonist, to propose the abolition of the service academies at West Point and Annapolis may sound like a particularly virulent form of heresy. What! Abolish processes which gave us Grant and Lee, Dewey and Pershing, Arnold and MacArthur! That the proposal comes from a graduate of the Naval Academy only compounds the heresy.

Yet it is my conviction that if we are to educate our military properly for the responsibilities of the air-atomic age, we should, indeed, abolish these venerable institutions as they are presently constituted. We should abolish them because as undergraduate schools they do not meet our requirements; they create more problems than they solve; they are relics of the age of Clausewitz and Mahan.

I'll complete the heresy. The Air Force, instead of advocating the abolition of West Point and Annapolis, is now asking Congress to authorize a third service academy. The Joint Chiefs of staff support this re-

**THE PROFESSION of arms demands civilian training as well as military knowledge**

quest. I spent 32 years in the Air Force and supported most of its objectives; but on this point I am in complete disagreement with the Air Force command. The third academy, I am convinced, would be an expensive step backward.

I believe the time has come when we should deliberately and thoughtfully redesign our system of military education. This is the age of technology. The preparation for and the waging of war has become

an infinitely complex operation. Our military department is a vast and integral portion of our economy. Against an enemy who may array three fourths of the earth's population against us, we can survive only by massive employment of superior technology. So the requirements of a military officer in 1955 and '60 will be a long way from what they were in the gallant but simple days of cavalry movements across the plains.

In our military department now we have approximately 180,000 officers—76,080 in the Army, 60,600 in the Air Force, 44,000 in the Navy. In the peacetime future we shall need at least 12,000 new, young officers a year for active duty, and this will increase because technology demands a higher and higher percentage of officers.

How shall we select these officers? How shall we induce them to follow military careers? How shall we train them? What can we wish for them in the way of education so that they can be entrusted safely with the preservation of our western heritage?

It seems to me that the elementary requirement must be a liberal, well-rounded college education. Our industries seek their key re-



The academies overemphasize exercises in military bearing

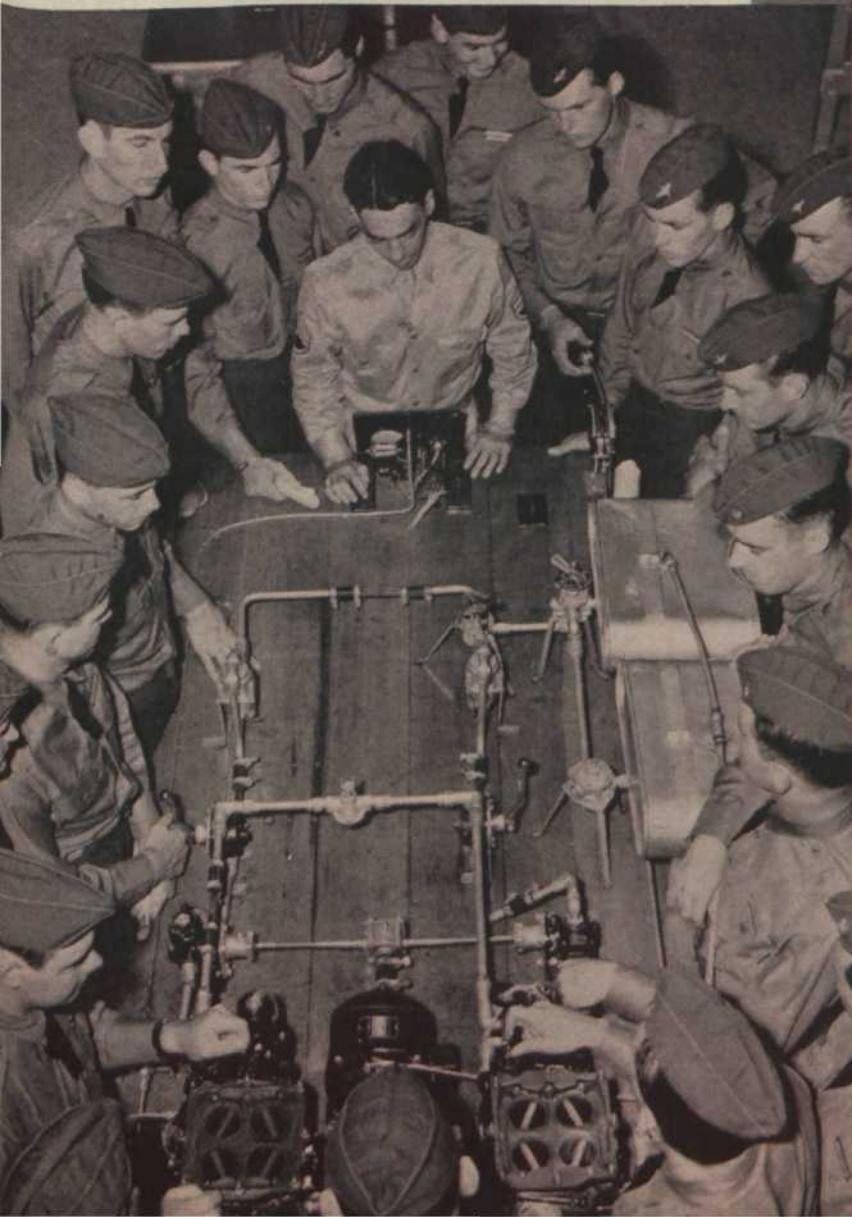
# New Ideas

placements among college graduates. Our professional schools require academic degrees of their entrants: law and medicine require prelaw and premedical degrees. I believe the military must require a premilitary degree.

That we must have the college graduate is being demonstrated daily. Even as we fought World War II every branch of the service was frantically sending officers to college; yet, with all this activity, the percentages of college graduates including the service academies, in the officers corps in 1946 were: Navy 70 per cent, Army 50 per cent, Air Force 30 per cent. Today all branches, particularly the Army and Air Force, are struggling to give their officers basic college training. So for the future we can start with nothing less than the superior, 21 year old college graduate.

But each year where shall we find 12,000 superior, 21 year old college graduates who want military careers? West Point and Annapolis currently are pro-

ACME PHOTO



BOB LEAVITT—PIX

**Our colleges are better prepared than the service schools to turn out broadly educated officers**

viding about 1,000; some of these are held in service by compulsory three-year contracts; and the relative importance of academy graduates in our military department steadily is declining.

Less than ten per cent of the officers now in the Air Force are from West Point or Annapolis. Our vital operational commands like the Strategic Air Command and the Tactical Air Command are headed respectively by Lieut. Gen. Curtis E. LeMay of Ohio State and Maj. Gen. Willis H. Hale, who advanced from the ranks. Many of the Navy's most brilliant young officers never saw Annapolis; and the same is true of the Army.

Naturally, and for obvious reasons, most of the top commands were held by graduates of the academies. I do not disparage these officers; I am proud to have been one of them; I am aware of the historic contribution made by the academies to the safety of this nation.

But I cannot agree that superior personal honor and patriotism can be instilled only at a service academy. In my experience the academy graduate has evidenced no superior capacity over the college graduate. In my own Air Force commands I have preferred the college graduate to the academy graduate be-



cause the former suffered from fewer inhibitions, was more eager to learn, and more receptive to innovation. Many senior officers in every branch of the service have agreed with this opinion; some have not.

So to our problem of providing each year 12,000 superior, 21 year old college graduates who want military careers—to this there are three possible solutions. First, we can build the air academy and let the three academies provide about one eighth of the graduates and the colleges seven eighths. Second, we can build the air academy, expand the three manifold, and hope that they can provide most of the 12,000. Or third, we can abolish the academy system and adopt a new plan whereby the colleges will supply them all.

Since the first course is the one we have followed until now, we are familiar with its disadvantages. That there is a natural conflict between academy and college graduates is well known. Rightly or wrongly, it is widely believed that the academy graduates control the military establishment and favor one another. So, since he is aware of this handicap to himself and since he has a natural antipathy for military service, why should the superior college graduate choose an active military career? The very fact that academy graduates seem to be in control of the military department often prevents our getting superior college graduates and forces us to take more of the inferior ones.

The second course can be objected to on several grounds. My principal objection is to the nature of current academy training.

I don't believe in educating American boys in a cloister. I think when you take a healthy 17 year old away from his home environment and shut him up

for four years, whatever you teach him, you are likely to do him more harm than good. You convert such boys into a class apart; and in an age when war has become total we don't want a samurai in America.

In trying to save western civilization our only resource is brains. All the advantages of brawn and numbers are on the other side. We can forestall a war—or win one—only if our people have better technical educations; only if our military leaders are superior technicians who are constantly finding the new and more effective means to enforce our will. I believe our colleges are more likely to produce men of this type than are our service academies.

Our academies are still placing too much emphasis on formal military training. In wars in the air-atomic age the only men who need to march in step are the police. The pistol, the rifle, the manual of arms, squads east and west—all these are useful only to the police who establish order after the decision of war has been gained with atomic and biological weapons. West Point and Annapolis are institutions where the technical training of individuals is made secondary to gymnastic exercises in military bearing.

Their 1949 football records provide a fair guide to the two academies. Annapolis is the better technical school; West Point has an excellent physical education program; but in the matter of imparting technical knowledge and teaching men to think, they are both far behind our better colleges.

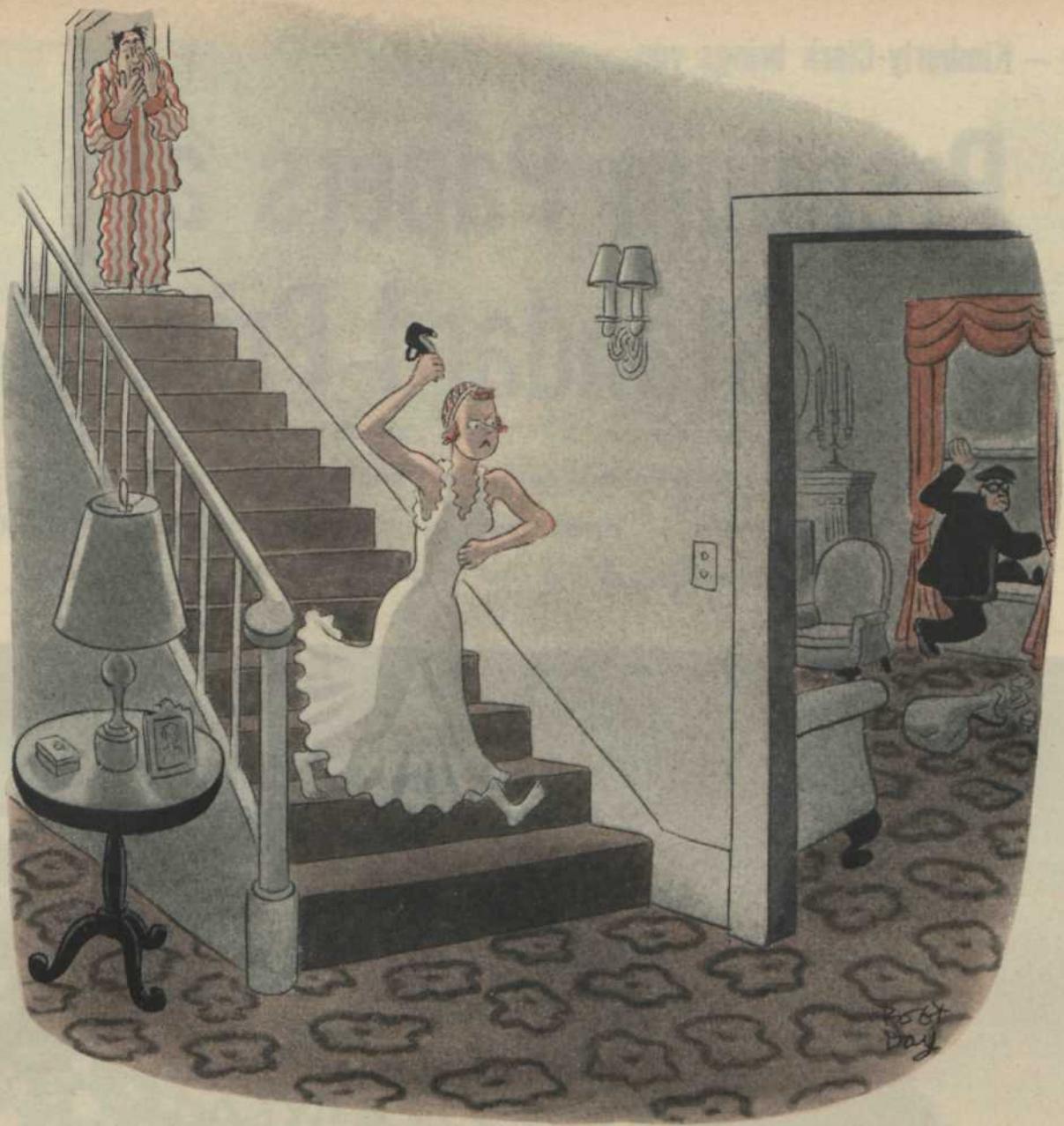
So I favor the third course, the plan under which we would abolish West Point and Annapolis as academies—as undergraduate institutions—and depend entirely on our colleges to supply the 12,000 superior and broadly educated 21 year olds. The colleges can do the better job; the academies were

(Continued on page 70)



Educating American boys in a cloistered atmosphere can convert them into a class apart

OFFICIAL U. S. NAVY PHOTOGRAPH



# How Masculine Are You?

By JACK HARRISON POLLACK

WHEN a wise Frenchman once observed, "If you would understand man, study woman," he was merely coining a clever mot. Today, however, the psychologists are finding that he probably had a pretty good key to improved human relations.

Modern research demonstrates that masculinity or femininity has nothing to do with looks, voice, carriage or manner of dress. What makes a personality masculine or feminine is the way a person thinks, feels and reacts to situations.

Tests show that the barrel-

**YOU can have hair on your chest and bulges in your biceps and still be more feminine than Ava Gardner**

chested foreman in the shipping room can have the temperament of a cringing female—while the frail, feminine stenographer in the outer office is often more ruthlessly masculine in her outlook than her helpless boss.

This is perfectly normal—and actually desirable. It can also be comforting to men who have felt

that they "didn't understand women" or to women who have felt that this "is a man's world."

Actually everybody has both male and female characteristics. The 100 per cent male—or 100 per cent female—just doesn't

exist. A too masculine man is just as abnormal as a too feminine woman.

To measure mental masculinity and femininity, two leading American psychologists—a man and a woman—collaborated to develop a "Male-Female (M-F) Index," in a study called "Sex and Personality" (McGraw-Hill). They are Dr.

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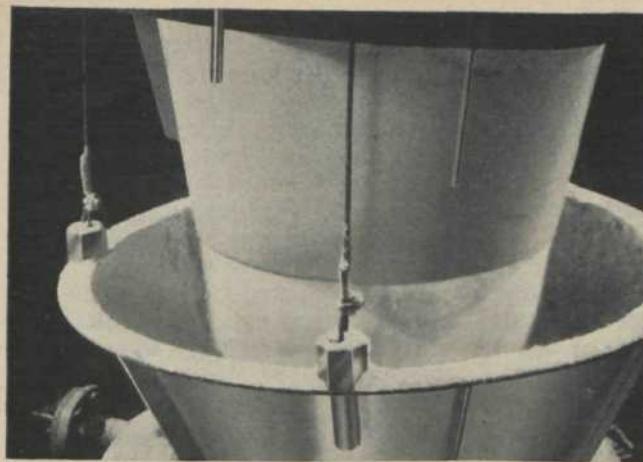
For finest offset printing, Lithofect provides a moisture-and-pick-resistant coating. Offers outstanding foldability. Renders colors without loss of density.

#### New TRUFECT\*

Whiter, smoother, folds even better than before. Trufect, for letterpress, offers faster ink setting time, greater press dependability, finer reproduction.

#### New MULTIFECT\*

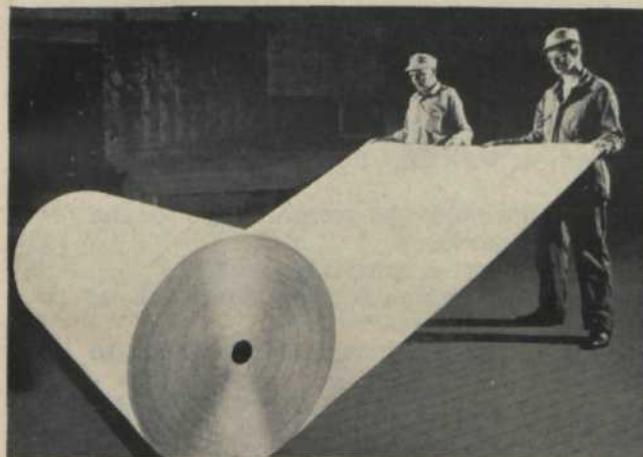
An economy sheet for volume printing. Now Multifect has added strength, better foldability, greater uniformity ream-on-ream. A smooth performer on the press.



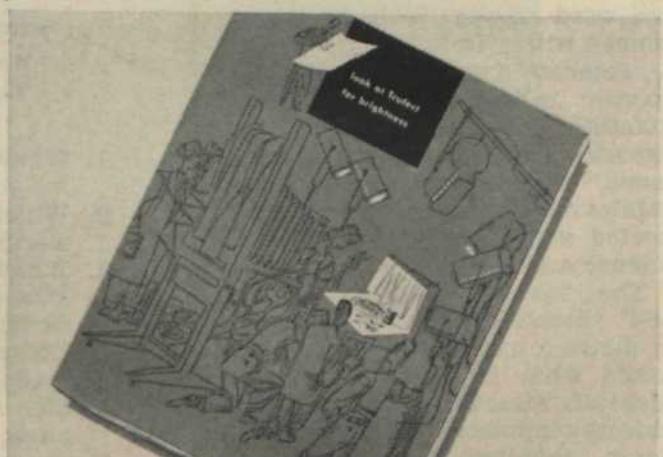
**EVER TRY DIGESTING WOOD?** It's done at Kimberly-Clark when "postage stamp" chips are charged into acid-filled, 35-foot-high digesters. 10 hours of precision "cooking" turns these specially selected wood chips into pulp of controlled consistency. Added to other ingredients, it's part of the secret behind Levelcoat's great new strength and resiliency. It's the *premium* paper.



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The secret is the new longer, stronger LongLac sulphate fiber—and Kimberly-Clark's own newly-perfected clay coating formulation. You'll see new whiteness and brightness, feel new smoothness, in all four Levelcoat papers. In make-ready, on large or small presses, you'll discover new economy and dependability. Finally, in comparing reproduction with that of any other paper, at any price, you'll agree there's a striking new difference in the quality of printing achieved—with less waste—on new Levelcoat.

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TRADEMARK



Lewis Terman of Stanford University and Dr. Catharine Cox Miles of Yale. Seven Terman-Miles questionnaires explore opinions, attitudes, emotions, interests, prejudices, ethical and introvertive responses. Tabulated, the answers give the M-F Index.

Persons taking the tests rarely know what they are being tested for—so they can't cheat with the answers. "Subjects almost never suspect the purpose of the tests," report the pioneering professors.

One of the M-F tests is the old "word association" quiz. The subject is given a word and must instantly answer with another word which he associates with it. For example, the word "powder" is likely to make men think of "gun"; women of "rouge." The masculine response to "garden" is "weeds"; the feminine "flower." The word "case" reminds men of "bottles"; women of "doctor." Men associate the word "make" with "money"; women with "dress."

"Females more often pick response words associated with domestic occupations, aesthetic experiences and personal adornment," observe Terman and Miles. "Males more often pick words connected with machinery, physical science and outdoor pursuits."

The "ink blot" test is another M-F yardstick. Here, the subject is shown a number of "blots" and asked what he "sees" in them. Mentally masculine persons "see" objects reminiscent of sports, outdoors, machines, tools or science. Mentally feminine souls "see" things related to the home, clothing, furniture, decorations.

Still another M-F clue is the Terman-Miles test of interests. The most masculine interests are found to be sports, science, tools, machinery, business, politics, adventure, outdoors, travel, strenuous occupations and things physical. The most feminine interests are art, music, religion, literature, and pursuits of a domestic, sedentary or compassionate nature. Art is the most feminine interest a man can have; sports the most masculine for a woman, report the sex sleuths.

Understandably, feminine-minded souls are strongest in the sympathy and tenderness department. In the M-F test of famous persons, women score far better in recognizing unfortunate public figures and philanthropists (viz.: Eugene Debs and Florence Nightingale) as well as those who suffered misunderstanding, persecution or defeat (Woodrow Wilson, Galileo or Kaiser Wilhelm).

Men do better in identifying successful generals, sports heroes and defiers of convention such as Thomas Paine, Robert Ingersoll and Judge Ben Lindsey.

All these tests add up to the M-F Index. A high index means a man or woman is very "masculine"; a low index indicates a very "feminine" man or woman.

Even intelligence has been related to the M-F Index. The higher a woman's I.Q., the more mentally masculine she is likely to be, reveal Terman and Miles. But wait a minute, fellows, don't get a swelled head. In men, intelligence isn't necessarily tied up with masculinity. In fact, the brainiest males were found to be mentally fem-

inine! "Who's Who" men, husbands of "Who's Who" women and fathers of gifted children tend to be more feminine than most other adult groups! Mentally feminine men are often introverts; mentally masculine men extroverts.

The M-F Index varies with age. Males are most masculine during high school days. From the fourteenth to the seventeenth year, masculinity increases tremendously. But from then on, through adulthood and old age, it gradually decreases.

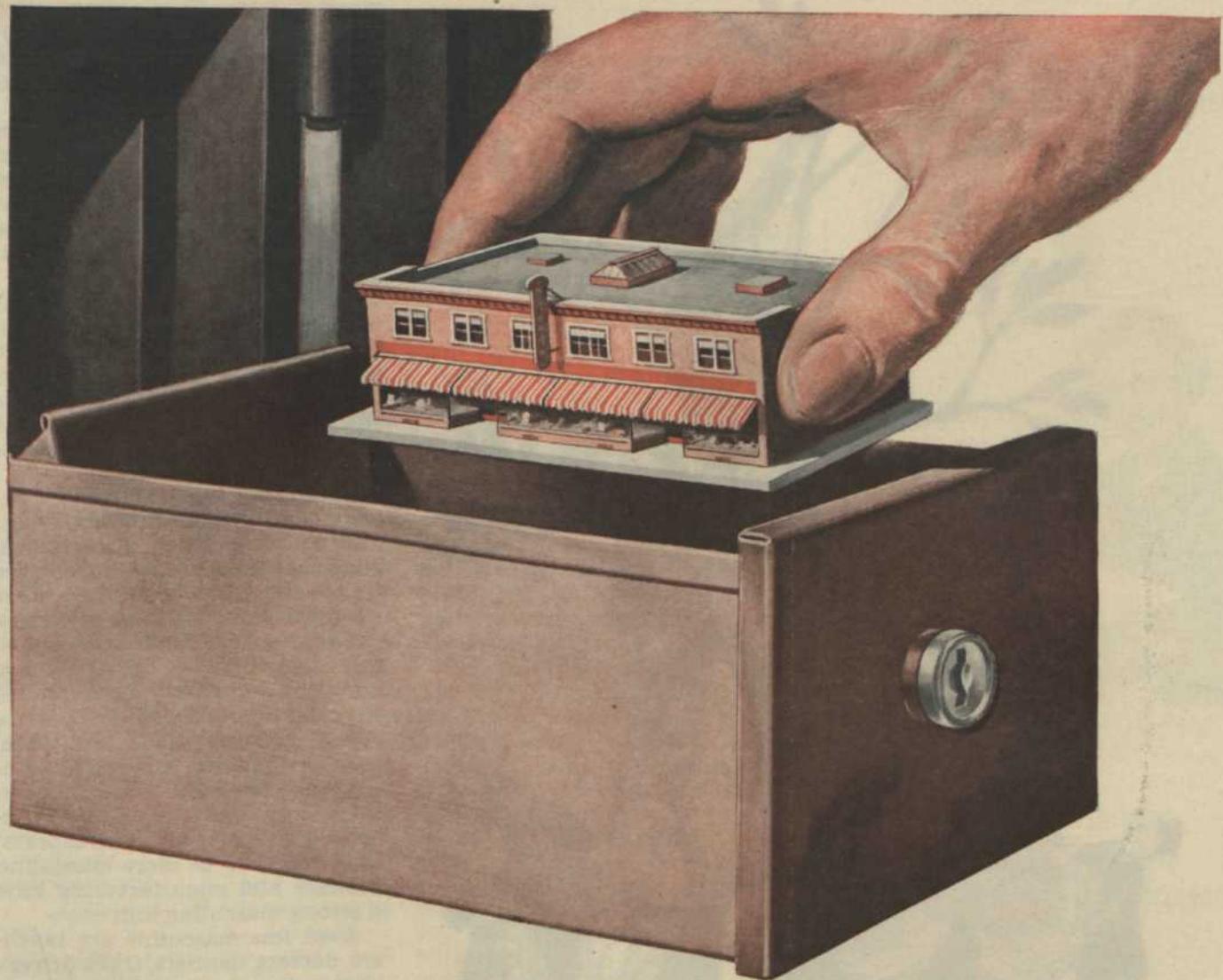
Here is the cautious scientific way Terman and Miles explain why men grow feminine: "The feminizing of men in maturity is associated with the effect of in-

## How Masculine Are You?

Rate yourself, your wife. Have her do the same. One point for every "A" answer, two for every "B." Then turn to Page 54 for your M-F rating.

1. Would you rather—A, work for a pleasant boss; B, work for yourself?
2. Which do you consider holds the greatest hope for the world—A, religion; B, science?
3. Which do you like better—A, music; B, sports?
4. When buying a new car, which is more important—A, design; B, engine?
5. Do you prefer—A, having decisions made for you; B, to make your own?
6. Men are more successful because of their—A, appearance; B, capability.
7. Are your feelings often easily hurt—A, yes; B, no?
8. Which do you enjoy more—A, poetry; B, detective stories?
9. Have you a great fear of fire—A, yes; B, no?
10. Which interests you more—A, art; B, politics?
11. Does impolite language annoy you—A, yes; B, no?
12. Would you rather be—A, conventional; B, startling?
13. Which of these dogs would you rather own—A, poodle; B, boxer?
14. Do you like to go to parties and dances—A, yes; B, no?
15. Have you ever cried at sad movies—A, yes; B, no?
16. Do practical jokes annoy you—A, yes; B, no?
17. Which does a woman need more—A, clothes; B, intelligence?
18. Do you resent persons using nicknames—A, yes; B, no?
19. Would you rather—A, sell in a store; B, sell outside?
20. If your lights went out, would you—A, call the electric company; B, try to fix them yourself?
21. Do you like to buy antique furniture—A, yes; B, no?
22. Do you prefer mingling with more intelligent people than yourself—A, yes; B, no?
23. Is it hard for you to get up as soon as you awake—A, yes; B, no?
24. Does soiled table linen disgust you—A, yes; B, no?
25. Do you feel pity for a drowning bee—A, yes; B, no?

*This short quiz was prepared by Mr. Pollock along the lines of the scientific 500 item Terman-Miles tests to give you an idea of your true score.*



## This "stand-in" for your business fits in the drawer of your safe

**A**VIRGINIA STORE, burned out just before the Christmas rush and unable to do business for weeks, showed just as big a profit for the period as if fire hadn't struck at all.

How did it happen?

Owners of the business—in addition to Fire insurance on the property itself—had *Business Interruption insurance*.

When fire put the store out of business, this insurance not only furnished money to meet payrolls and pay other expenses, but also provided funds to pay a *profit on the trade lost because of the fire*.

Tucking an insurance policy of this kind in the drawer of your safe is like putting away a "stand-in" for your business until you need it. The minute a fire knocks out your business, this "stand-in" starts paying you just as much as the business would normally earn.

Having it, you're sure to be in as good shape after a business interruption as before.

The Travelers writes Business Interruption insurance not only against the hazard of fire, but also other hazards

—such as windstorm, explosion, riot, civil commotion and boiler and machinery breakdown. Business Interruption insurance, with few exceptions, will cost less per thousand than insurance on the property itself.

Think how costly it would be should you have to close up shop for a while. Then, call in your Travelers agent or broker and let him tell you more about Business Interruption insurance and how it applies to your business.

### MORAL: INSURE IN

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Who'd ever think of policemen and firemen being feminine?

fluences represented in part by a composite of increasing age and length of married life." In plain English, that means your missus is making you feminine!

Females are most feminine when in the eighth grade; most masculine during college days.

Marital happiness may depend on how "masculine" and how "feminine" a man and wife are, the researchers claim. It has long been (mistakenly) believed that a cave-man husband and a wispy wife were the ideal combination. But M-F probers now insist that a generous blend of masculine and feminine traits in *each* partner is a better combination for a happy marriage. An overdose of masculinity or femininity in either mate

often means somebody will wake up in Reno.

Professors Terman and Miles intensively studied three groups of couples: 1, Happily married; 2, Unhappily married; 3, Divorced. They found that the most happily married men had both masculine and feminine traits! The most unhappily married men had predominantly masculine personalities, being less sympathetic, less tolerant, less interested in uplift and culture. And the most feminine men turned up in the divorced category.

As for the women, divorcees were found to be, on the average, rather masculine: more aggressive, ambitious, individualistic and intellectual, and less docile and

sympathetic than their happily married sisters. Unhappily married wives were the most ultra-feminine. The happily married gals had a judicious blend of both masculine and feminine traits.

Consider the couples you know. Don't the happily married ones have well balanced M-F qualities in *each* mate? Very likely the husbands are "feminine" enough to be vitally interested in their homes and children.

Similarly, the wives, while feminine enough to make a career of their homes and children, also have sufficient "masculine" executive ability to run their homes as efficiently as their husbands do their offices. Yet they have interests outside their homes.

Occupation also is often connected with the M-F Index, reveal Terman and Miles. Professional engineers and architects are found to be the most masculine men. Business men, lawyers, salesmen, bankers and executives come next. Note this, though: insurance and traveling salesmen were among the *least* masculine of the business group because their individual contacts require they have sympathetic feminine traits. Executives in administrative and financial work "free from social aspects" were found to be more masculine. Finance and manufacturing have a strong masculine influence.

Even less masculine are teachers, doctors, dentists, truck drivers, clerks, farmers and men in mechanical, mercantile and building occupations. Here's a bigger surprise: policemen and firemen—those heroic defenders of the commonwealth—are really quite feminine. How come? These jobs attract mentally feminine men who must prove their masculinity to themselves and often need uniforms to do so, psychologists explain.

Here's another surprise: The M-F test was given to Indiana state prisoners and who turned out to be the most feminine men? Murderers! Who turned out to be the most masculine? Robbers!

But, lest you get the wrong idea, many occupations are predominantly masculine, such as those of

#### SCORE CHART

25-31	Very feminine
32-36	Feminine
37-43	Good masculine-feminine mixture
44-47	Masculine
48-50	Very masculine

aviators, auto mechanics, cattle ranchers, factory managers, plumbers, miners, explorers, forest rangers, stock breeders, soldiers or draftsmen.

I took the M-F tests and came out quite feminine. No wonder! Writers, editors, artists and others in creative work are mentally feminine. Only clergymen—who deal daily in human sympathy—are more feminine.

How do female occupations rate? Women doctors and nurses are the most masculine. Teachers, secretaries and housewives come next. Most feminine are dressmakers, hairdressers, stenographers and—most female of all—domestic servants.

The occupational value of these tests was demonstrated on a 17 year old Stanford University boy. Desperately, this lad wanted to be a construction engineer. But his retired merchant father, noting his son's drawing talent, was determined to make an artist of him and insisted that he major in art in college. The son disliked art so much that he quit school in his first year. "It is hardly surprising," report Terman and Miles, "that such a masculine-testing boy should have failed to fit into the most feminine of vocations."

Perhaps there's even a geographic angle to this M-F business. A Florida study by Adelphi College psychologist Dorothy Disher reveals that Floridians—men and women—were more feminine than men and women elsewhere in the country.

When a woman marries, she becomes more masculine—until she

has children. As her family grows, however, she becomes more feminine. The only exception: when all the children are boys. Then both husband and wife tend to become more masculine. "How can you help but become masculine with a houseful of noisy adolescent males?" a feminine-looking mother of four frisky sons sighs. This mother has the face of a Mona Lisa—and the spirit of a Marine on a beachhead!

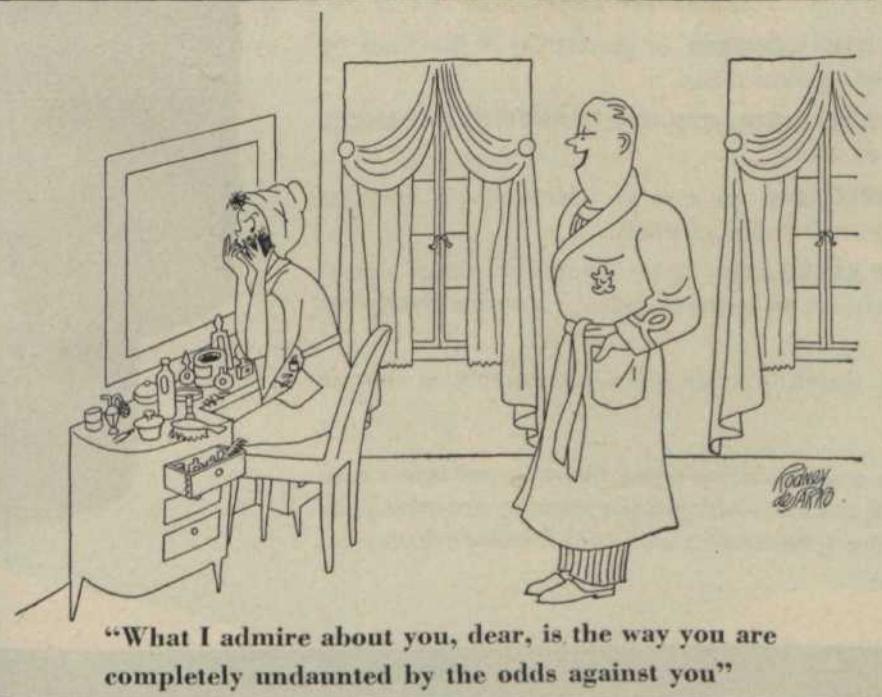
Social upheavals tend to level the sexes. During the recent war, millions of women became the "men" in their families by taking on masculine jobs and chores.

Society sets the arbitrary M-F pattern. Boys are supposed to dabble with electric trains instead of dolls, and ape their fathers and older brothers; girls their mothers and older sisters. But should a girl be resented by her mother, she often imitates her father, becoming more "masculine." Similarly, a son browbeaten by a tyrannical father develops qualities he sees and loves in his mother. Orphans tend to be more feminine than the average child.

But if you have feminine traits, don't worry. Psychologists say you should be grateful just as your wife should be thankful for having masculine ones. In a flexible society such as ours, having attributes of the opposite sex is an asset. The happiest persons are those with a reasonable mixture of both sexes' traits.

As wise old Ben Franklin once pointed out, "It is the man and woman united that makes the complete human being."

—



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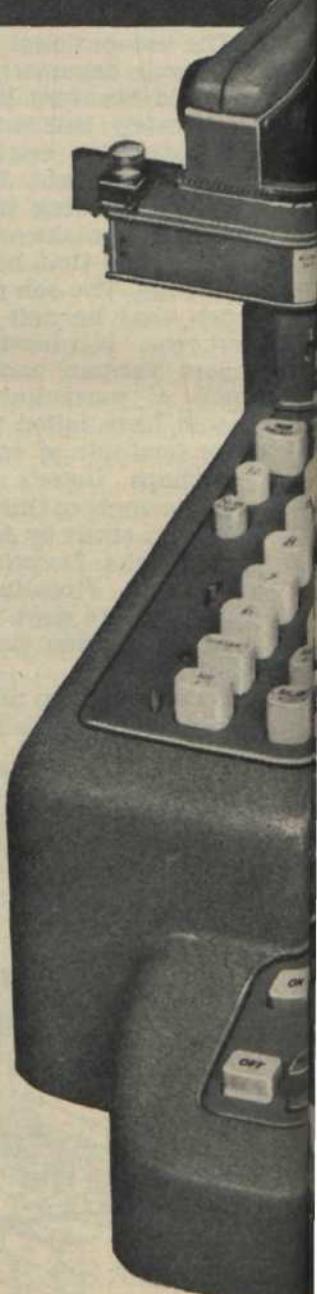
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# New Champions for Old?

By FRANK GRAHAM



INTERNATIONAL NEWS PHOTO  
FORD FRICK

"Say there will never be another Ruth and I'll agree with you. But I doubt that Speaker was a better outfielder than Joe DiMaggio and I know Cobb wasn't. Ty's greatness lay in his hitting and in his speed."

WOULD THE GREAT baseball teams of 25 years ago wreck the Yankees of today? Citation undoubtedly is a great horse, but could he have held his own with Man o' War at a mile and a half? How would the immortals of the prize ring compare with the fighters now in action?

Nobody will ever settle the arguments growing out of such questions. But just for fun some qualified observers of the sport scene were tapped for their views. They hung up a pretty good score for the moderns, as you shall see. If you don't agree with them, lodge your dissenting views with Ford Frick, Marshall Cassidy, Nat Fleischer, Jack Coffey, Vincent Richards, Joe Lapchick, George Shiebler, Lynn Patrick, Joe Dey and Ed Kennedy.

Ford Frick, National League president since 1934, was a sports writer, radio commentator and chief of the circuit's publicity bureau before his election to his present post. As a baseball writer, he covered the Yankees and Giants and, for a number of years, was Babe Ruth's literary ghost.

"It sticks in my head—or maybe I should say in my heart—that there never was a catcher like Johnny Kling of the old Cubs," he said. "Actually, I suppose, there have been some who were as good or maybe better—fellows like Bill Dickey, Mickey Cochrane and Gabby Hartnett, for instance. But

I saw Kling when I was a kid and he made such an impression on me that I've never forgotten him.

"That's the way it is with most of us, of course. We all are inclined to cling to the old idols. Take what might be called the classic all-time, all-star team: Ruth, Cobb and Speaker in the outfield; Sisler or Chase on first base, Napoleon Lajoie on second, Hans Wagner at

shortstop and Jimmy Collins on third base; Dickey or Cochrane back of the plate and, for pitchers, Matty, Johnson and maybe one or two others. That team has been agreed on rather generally for years by writers and fans.

"Yet I wonder how many who say, for example: 'Naturally, the shortstop has to be Wagner,' ever saw Wagner play. Even the Babe, who still seems so close to us who knew him, played his last game in 1935. It doesn't seem reasonable to believe that these were the last of the great ball players. All right. Say there never will be another Ruth and I'll agree with you. But I doubt that Speaker was a better outfielder than Joe DiMaggio and I know Cobb wasn't. Ty's greatness lay in his hitting, and in his speed, resourcefulness and split-second thinking on the bases. He never had DiMaggio's fielding range or throwing arm.

"And how about fellows like Stan Musial, Ted Williams, and Ralph Kiner? How many better second base combinations have we had than Reese and Robinson or Crosetti and Gordon? Was Lajoie



WIDE WORLD PHOTOS  
MARSHALL CASSIDY

"Comparative times mean nothing, because the tracks of today are faster, the horses are shod more lightly and the emphasis is on speed."

—or Eddie Collins—a better second baseman than Frank Frisch or Rogers Hornsby or Charlie Gehring?

"And don't forget that, with the livelier ball, in use these past 30 years, infielders have to break faster and cover as much ground quicker than the players of an earlier era, while the outfielders have to play deeper and, therefore, have to throw farther to make a play on the bases. You will find that today's outfielders don't make as many assists as their predecessors but I wouldn't be surprised if the infielders are holding up all right in that department."

(He's correct. Frisch and Gehring each made more assists than Lajoie, for instance, although they played in fewer games. The totals: Frisch—7,105 in 2,311 games; Gehring—7,058 in 2,278 games; and Lajoie—6,590 in 2,475 games.)

"I see no reason why the ball players shouldn't have improved," Frick added. "The players are smarter, healthier and better conditioned than were the old-timers. They are better paid, better fed, clothed and housed and better schooled. If they are lacking in any of the virtues of the old-timers I would say they do not have the same fierce competitive spirit. They are not 'cold and hungry' as the old-timers were."

Few racing men have a background in the sport comparable to that of Marshall Cassidy. A son of Mars Cassidy, great and colorful starter around the turn of the century, he was a jockey, an assistant starter, starter, judge and steward on race tracks throughout the country and now is executive secretary of the Jockey Club at the peak of a career covering 40 years. Weighing one era against another, he said:

"I think the quality of racing today is higher than ever. We are breeding more horses and a natural assumption is that there are more good horses in training.

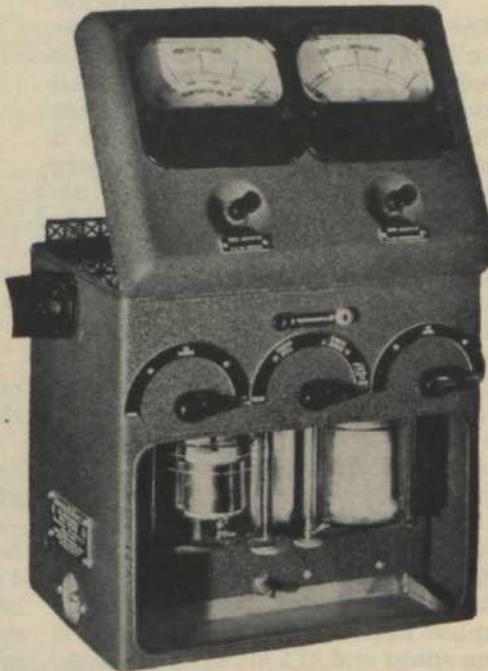
"When it comes to rating today's horses with those of the past, however, you're entitled to an opinion but you can't prove it. After all, the only way you can tell which of two horses is better is to run them against each other. Could Man o' War have beaten Citation? Many think so. I can't even hazard a guess because I never saw him. But from all I hear he was a more exciting horse to watch than Citation, which could account for the hold he still has on the imagination of those who saw him.

"My own thought is that Phar

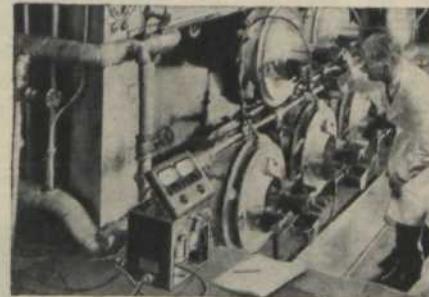
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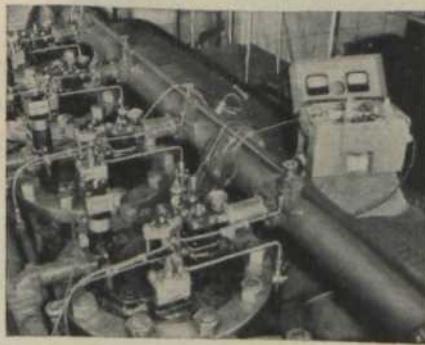
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Lap, the Australian, was the greatest horse, and that thought is based on only one race: the one he ran at Agua Caliente in the spring of 1932. It was the first and last for him in this country, for he died a few weeks later. I started the race.

"Most of Phar Lap's training for the race consisted of four and five mile walks over the rocky hills nearby, which was contrary to all our conceptions of training a race horse. He never had been in a starting gate before but stood there like a perfect gentleman, although he had been in the paddock for an hour or so, while patrons looked at him. When I sent the field away, his jockey took him back and to the outside. At one point, he must have been at least 20 lengths behind, but on the back stretch he began to move. He went into the lead as they came into the stretch and, at a gallop, won going away by six or seven lengths.

"In rating today's horses and those of yesterday, comparative times mean nothing, because the tracks are faster, the horses shod more lightly and the emphasis is on speed and, if I may say so, hoop-de-do riding: get-out-in-front-and-devil-take-hindmost. But I believe that, if there was any way to bring together the great horses of the past and those of the pres-

"I think that, in general, the fighters of today are far below the standard of the old-timers. I will make four exceptions: Louis, Robinson, Pep and Saddler, who would have been great fighters at any time. The reasons are many."



WIDE WORLD PHOTOS  
NAT FLEISCHER

ent, those of today would hold their own.

"As far as the trainers are concerned, there are just as many good ones today as there ever were—and more incompetents. That is because the field has expanded to a point where trainers' licenses are held by some who are no more than misplaced grooms hired by ignorant owners.

"The jockeys do not have the same background of four or five years of schooling around the stables before being allowed to wear silks, as we had when I was a

boy, and sometimes I think they lack some of the skills of the old-timers. But how can I say they aren't as good when a boy like Gordon Glisson can come out of nowhere overnight and hold his own with Eddie Arcaro, certainly one of the greatest race riders we've ever had?"

It isn't for nothing that Nat Fleischer, founder and editor of *The Ring Magazine*, is called "Mr. Boxing." He has written countless books and thousands of articles on the sport and has refereed scores of bouts in this country, Europe, Central America and the Philippines. Tex Rickard frequently sought his advice in arranging championship matches. So did Mike Jacobs. So, now, does Jim Norris, president of the International Boxing Club.

"I think that, in general, the fighters of today are far below the standard of the old-timers," Nat asserted. "I will make four exceptions: Joe Louis, Ray Robinson, Willie Pep and Sandy Saddler, who would have been great fighters at any time. The reasons for the lack of good fighters now are many, but the most important is that there are so few men around competent to train and teach youngsters. The old-time trainers demanded strenuous road work in the early morning, at least three hours of boxing and other exercises in the gymnasium later and a strict adherence to training rules at all times. Today, the fighters do little or no road work, spend no more than an hour in a gym—and learn nothing while they're there—and are allowed to run loose when they leave.

"It is significant that the four best men we have had in recent years—Louis, Robinson, Pep and Saddler—were schooled by first-



LYNN PATRICK, RIGHT, WITH FATHER AND BROTHER

"Some of the players who are immortals to millions of the older fans couldn't hold a regular job in the National Hockey League today. The game simply has become too fast for them."

rate instructors and trained according to the old-fashioned, but still sound methods."

Jack Coffey has been graduate manager of athletics at Fordham University since 1926. He has seen the great football teams of the past quarter century and he thinks . . . well, let him tell it:

"On the whole, I feel that football players are better than they were 25 years ago, what with superior and more conscientious coaching in school and college, better conditioning, the two-platoon system and better tactics.

"The difference in the players of these two eras is coaching. Twenty-five years ago there were fewer players and fewer coaches. At Fordham in 1925 (Jack was freshman coach) we had two coaches. Now we have six. Naturally, the players of 25 years ago did not receive the individual attention they do now and much of their ability was not brought forward. Another factor is the improvement in high school coaching. As for the players themselves, I believe they are better conditioned now than in the old days. That may sound funny when you consider they used to play 50 or 60 minutes a game. But so did their opponents and it became relative.

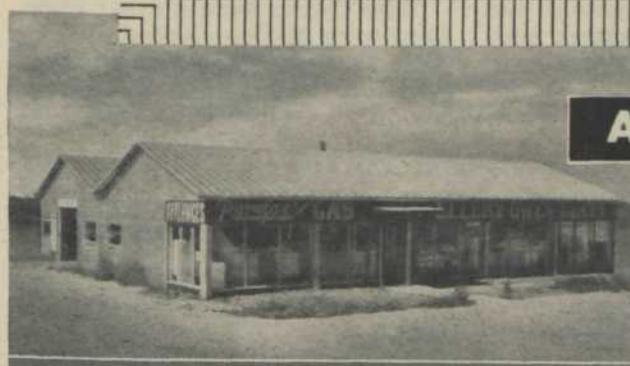
"Great players like the Notre Dame Four Horsemen, Ernie Nevers and Red Grange probably would be better players now with the two-platoon system to stress their offensive ability and the passing that evolves from the T-formation to give them a better chance to run. But, the fact remains they didn't have those advantages and the boys of today have."

Vinnie Richards was one of the tennis greats—a Davis Cup player and joint holder, first with R. Norris Williams and, later, with William T. Tilden II, of national doubles championships in this country and England. He is still in sports, although on the business side. His view of tennis covers 30 years, beginning when, as a youngster, he was competing with the top players in the land.

"I don't think anyone will dispute the fact that Bill Tilden was the greatest player that ever lived," he said. "There have been, of course, other great ones, such as Bill Johnston, Norris Williams, Lindley Murray, Johnny Doeg, the Frenchmen, Lacoste, Borotra, Cochet, and the Australians, Wilding and Brooks, and, more recently, Ellsworth Vines, Don Budge and Fred Perry.

"I don't believe we have players of that class today although the

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players have just as much ability and better equipment. Jack Kramer comes closer than any of the others. He hasn't the rounded game he might have but at least he works hard at it. The others don't. Pancho Gonzales, for example, has everything he needs in the way of physical equipment but lacks the application a player must have if he wants to make the most of what he has been given by Nature.



VINCENT RICHARDS

"Last year at Forest Hills he was asked why he didn't work on his ground strokes, and he replied:

"Why should I? I don't need them."

"Apparently he didn't, against the competition he had to face. But a few years back he would have needed them, because once those fellows found his weakness, they would have hammered at it. Nowadays nobody seems to have the patience to eradicate a weakness by the only possible means—long practice. They all prefer just to play and have fun, relying on what they have to get them by. I see it right in my own family. My two boys could be much better players than they are, but they won't work on their games. I'll get them out and expose their faults to them and urge them to work on them, but after a little while they say:

"Aw, come on, Pop! Let's play."

"The same criticism goes for the girls. I've never seen one to match the French gal, Lenglen, although I believe if you could have hooked her up at her best with Alice Marble at hers you would have had a terrific match. I haven't seen any one as good as Marble since she retired. Same reason, as I said, why the men haven't got it. They won't work for it."

Joe Lapchick is a vital link between the time of the Original Celtics 20 years and more ago, with whom he played, and the present

in basketball. As coach of the professional New York Knickerbockers, he is close to the top in the game, professional or college.

Countering the question: "Could the Celtics have beaten the Knickerbockers or any other crack team of today?" he said:

"The Celtics were a great team. They were 25 years ahead of their time. Still, the game has changed so much it is a cinch the Celtics couldn't beat the good teams to-

"I don't think that anyone will dispute the fact that Bill Tilden was the greatest tennis player that ever lived. There have been, of course, other great ones. We don't have players of that class today."

day if they played as they did. Somebody said to me the other day:

"You fellows would have made a show of present-day teams because you would have possession of the ball for 40 minutes, as you always did."

"And I said: 'The way they play now, we'd be lucky to get the ball at all.'

"We played a tight defensive game. Everybody did. The first thing they asked when you wanted a trial with a semipro or pro club was:

"How good are you on defense?"

"If you wavered, you never got a chance. If you thought you were

good, they gave you a chance and if you proved you were they'd say:

"All right. We'll teach you how to shoot."

"On the Celtics, as on all other clubs, there were only one or two fellows who were allowed to shoot from more than ten or 15 feet out. We'd keep the ball moving, going around... and around... and then there would be a flash when one of our opponents would have his attention distracted—and one of our sharpshooters would pop it in. Now everybody shoots from almost anywhere and, of course, the tall boys help a lot."

"The king-sized kid got a break when they began pivoting to the goal, making the pivot a scoring threat rather than a play-maker. At first each college team would have one big fellow but the big boys really came up in large numbers with the formation of the National Basketball Association, when the Washington Caps, by winning 49 games and losing only 11 in the first year of operation, showed what could be done with players ranging upward from 6-6.

"I'm six-five-and-a-half myself, and I was the tallest of the Celtics, although we were a pretty big team for our time, with Chris Leonard at 6-3 and Dutch Denhert, 6-2.

"Now with the emphasis on attack, who cares about defense? There were a lot of things you could do under the old rules to box your opponents or tie them up, but you can't do them now because the rules have been changed. You just keep five men packing the ball in there and you're bound to score a lot of goals."

"The general quality of play has improved. More boys are playing the game and enjoying better coaching, better equipment and better conditions all around. In my playing days, the former college

"The Celtics were a great team. They were 25 years ahead of their time. Still, the game of basketball has changed so much it is a cinch the Celtics couldn't beat the good teams today if they played the game as they did 20 years ago."



JOE LAPCHICK

player was a rarity in pro ball. We were what you might call sandlot players, who had no coaching to begin with and little, if any, after we became pros.

"Today the colleges go out and recruit players, just as they do football men and the coach is an important figure in the athletic program, where once he was just a guy who taught English or mathematics and coached the basketball team in his spare time. Of course, the majority of players in pro ball are from the colleges and have training before they come to us.

"I look back on my time with the Celtics and like to think the team had more of an influence on the development of the game than any other ever put together. But the game has changed so much that you just can't take a team out of one era and put it in another and be sure how it would fare."

Lynn Patrick, now in his 30's and youngest of the group called up in this quiz, has spent practically all his days in a hockey atmosphere. His father is Lester Patrick, for many years coach of the New York Rangers and long a dominant force in the sport. Lynn played amateur hockey in Canada and, in 1934, joined the Rangers, with whom he now fills the post once held by his father. With him when he was asked for his views was Frank Boucher, one-time brilliant center of the Rangers and now their general manager.

"I played with or against some of the super stars of hockey when I broke in with this club," Lynn said. "My own father may not like what I am going to say but I believe it to be true: Some of the players who are immortals to millions of the older fans couldn't hold a regular job in the National Hockey League today.

"The game simply has become too fast for them. It first was speeded up when the old pot-bellied defense men, who did little more than knock down opposing forwards and hoist the puck to the other end of the ice when it came to them, were replaced by men like Ching Johnson, Eddie Shore, Lionel Conacher, Joe Simpson and other aggressive and reasonably fast men.

"The tempo really was stepped up, however, with the introduction of the third line. Before that, the first line played most of the time, spelled only briefly by the second line, so that Frank, for instance, and the Cook brothers, Bill and Bun, would play from 45 to 55 minutes.

"With three lines operating, the



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pace is so fast that no one possibly could play 45 minutes today.

"In the old days, if the puck came to you deep in your own territory, you had time to swing around back of your net and gradually pick up speed for your rush, because you wouldn't meet an opposing player until you reached your blue line. Now you find yourself surrounded by opponents and have to fight your way through them. The old-day players weren't gaited for that kind of game and, regardless of how clever they may have been at stick handling, they couldn't be fitted into it because they just didn't have the speed demanded of the players today."

"He's right," Boucher said. "And I'll tell you another thing: Today's goalies are faster, more alert and more agile than even the greatest of the old-timers."

"The terrific emphasis on speed is the answer to the question I hear so often about the absence of the super stars, such as we used to have," Patrick said. "Today the players are better but they go on the ice and come off so fast that half the time nobody knows exactly who is in the game. Consequently, the star system has suffered but the game itself has progressed incredibly."

The changing times . . . track and field? Ask them in the office of Asa Bushnell, the nerve center of the Intercollegiate Association of Amateur Athletics of America—or the IC4A, if you like it better that way—about the athletes of yesteryear and they will nod and praise them highly. Then they will tell you about Al Blozis and Jim Fuchs; Cornelius Warmerdam and Glenn Cunningham and Preacher Dodds and Leslie MacMitchell; about Bob Mathias and Mel Patton and Gunder Haegg.

"Were the old-timers better?" asks George Shiebler, Bushnell's alter ego and recognized as an authority in his own right. "The records do not say so but the records do not offer irrefutable evidence. I would say, going back of the records, that, while the standards of coaching are no higher now than they were in the past, there are more good coaches.

"Also, competition has been made tougher because there are more meets, especially indoors.

"Heroes rise and fall . . . or at least decline . . . more swiftly than they did in the time of Jim Thorpe, Matt McGrath, Mel Sheppard, Ted Meredith and the others who starred before and just after World War I. I think that means that there are more good athletes now

than there were then. The jam at the top is thicker and few are able to stand off their rivals very long."

Joe Dey, executive secretary of the United States Golf Association and editor of the *USGA Journal*, looks back on a quarter of a century as a golf writer or official. He wrapped the matter up in a handful of sentences:

"Jones, Hagen and Sarazen against the field we have today? I wouldn't bet against the old ones," he said. "Using only scores as a measure, the modern group is in front, but you can't go by scores alone. The clubs are better today, the ball is 'longer' and the greens are like velvet table tops.

"Mind you, I am not trying to take anything away from the current crop. Snead, Hogan and the other top tournament players are great. Certainly there are more good golfers than there were. But the best of them lack some of the skills of the old-timers, who didn't have the tools to work with that players have now. And that, it seems to me, is the essence of it: the old ones did more with less. After all, Jones won 13 national championships—and no one else has done that."

Ed Kennedy, who has been the swimming coach at Columbia University for roughly 45 years, favors the modern tankmen.

"The swimmers we have today are much better than those of the past," he said firmly. "Look at the records. Where are Weissmuller's, that we thought would stand for a long time? These fellows today—Alan Ford, Joe Verdeur, Allan Stack—and how about that Jap, Furuhashi?—put it all over the old-timers. There are more of them and more coaches and, I think I can honestly say there are more good coaches than we've ever had. That's part of the answer—more boys, more and better coaching."

"What's the rest of it?"

"Better equipment."

"Better equipment? That's one sport in which equipment would seem to play no part."

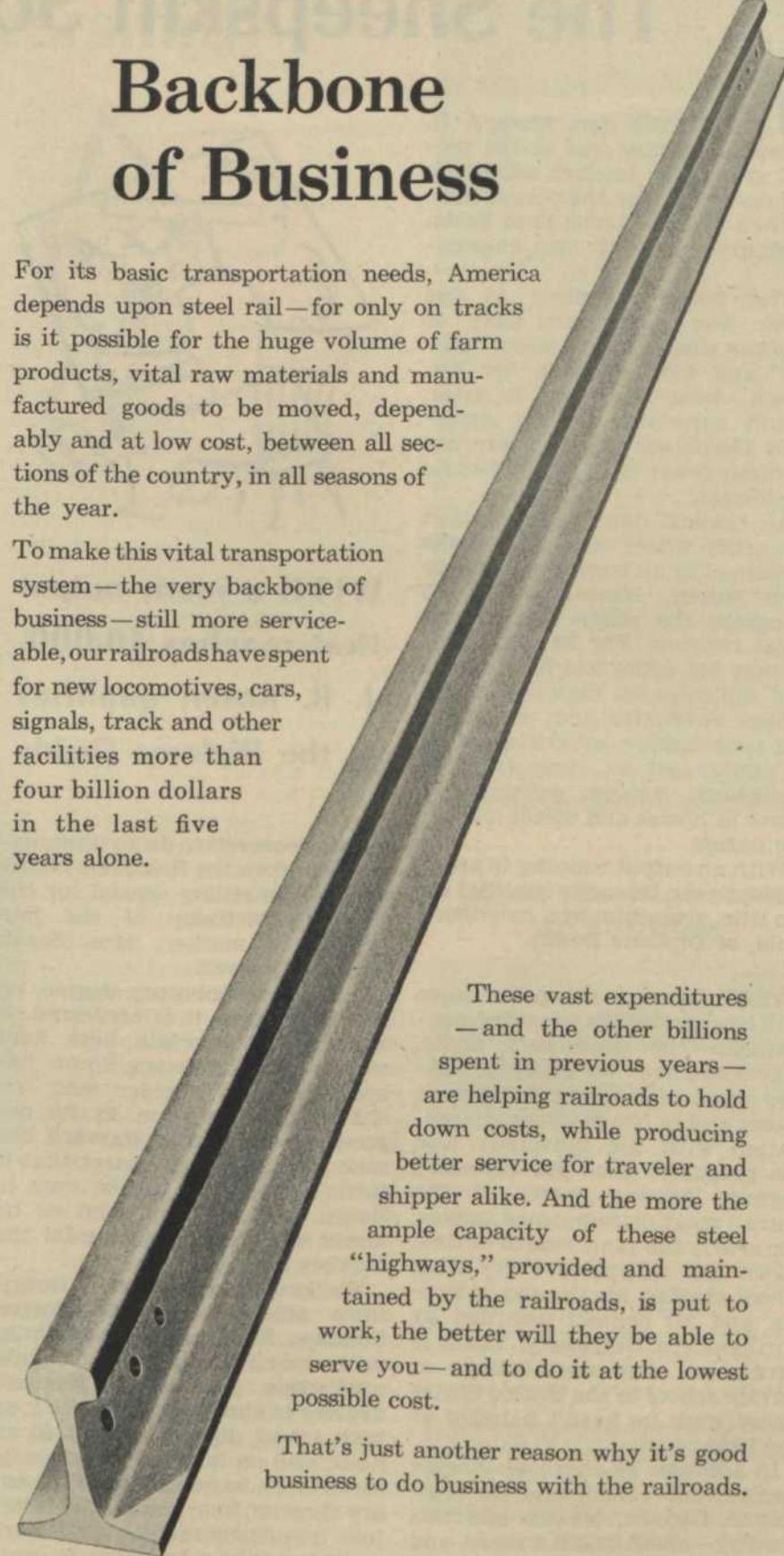
"Today," Ed said, "he jumps into a better tank. That's what I meant by better equipment. The ladders and gutters have been removed. The lines painted on the bottom of the tank are helpful. Some tanks are faster than others.

"In a long, narrow pool, a swimmer has to fight the water churned up by his rivals, for there is no room to give play to the waves. In a shorter and wider pool his progress is easier and, of course, his time is better."

## Backbone of Business

For its basic transportation needs, America depends upon steel rail—for only on tracks is it possible for the huge volume of farm products, vital raw materials and manufactured goods to be moved, dependably and at low cost, between all sections of the country, in all seasons of the year.

To make this vital transportation system—the very backbone of business—still more serviceable, our railroads have spent for new locomotives, cars, signals, track and other facilities more than four billion dollars in the last five years alone.



These vast expenditures—and the other billions spent in previous years—are helping railroads to hold down costs, while producing better service for traveler and shipper alike. And the more the ample capacity of these steel "highways," provided and maintained by the railroads, is put to work, the better will they be able to serve you—and to do it at the lowest possible cost.

That's just another reason why it's good business to do business with the railroads.



# The Sheepskin Scribbler

MANY YEARS ago, when J. R. Rosen's daughter was in the second grade, her teacher asked the youngsters to give the occupations of their fathers. Little Enid Rosen solemnly answered: "An engrosser."

The teacher, smiling at the queer way youngsters have of twisting simple words, wrote "grocer" and went on with her list. Rosen, hearing about it later, wasn't surprised. Among America's 150,000,000 people there are probably fewer than 100 first-class engrossers.

An ironical note, perhaps, that a teacher whose own degree was fashioned by an engrosser—maybe even Rosen, himself—failed to recognize the name of this unusual vocation. For 34 years, this 52 year old artist has been "writing" diplomas for high school and college graduates and, as one of the outstanding practitioners of an almost lost art, samples of his handiwork occupy positions of honor in homes and offices all over the nation.

With an output running to about 40,000 a year, he easily qualifies for the title, given him by a neighbor's child, of Diploma Daddy.

EVERY Harvard sheepskin since 1918 has carried his educated penmanship—the graduate's name, degree and date. Normally he handles about 2,300 Harvard diplomas a year and in the 31 years of association with the university also has prepared some 500 honorary degrees, bearing many of the world's most distinguished names. For nearly the same length of time Rosen has engrossed every high school diploma for the city of Boston and all degrees awarded by Northeastern University. There is hardly an important college or private school in the United States whose work he hasn't handled at one time.

In addition he engrosses Shrine membership certificates for temples in Canada, Mexico and this country—about 30,000 a year—and illuminates beautiful testimonials. Rosen prepared the testimonials when baseball fans wanted to honor "Lefty" Grove, when Boston wanted to pay tribute to the late William Cardinal O'Connell, when radio fans wanted a gift for Jerry Colonna. He was commissioned by



## WITH a yearly output that reaches 40,000, J. R. Rosen qualifies as the Diploma Daddy

James Roosevelt to do an illumination job when the Roosevelt family wanted something special for the eightieth birthday of the late President's mother, Mrs. Sarah Delano Roosevelt.

A Harvard honorary degree, up to the moment it is conferred, is one of the world's best kept secrets, but for years Rosen has been the one outsider who has shared it in advance. As for degrees for graduates, Harvard has such faith in its engrosser that it turns a batch of blanks over to Rosen and he uses them as he needs, with no accounting for the number used.

Working alone in a small downtown office overlooking Boston Common, Rosen spreads the blanks on an oversized desk and goes into production. His rate on Harvard degrees is about eight an hour, on high school diplomas about 40 an hour, and on honorary degrees he slows down to one finished job every three or four hours. The latter jobs frequently require more work and thus take more time to complete.

When he first started in business, Rosen would visit the markets after Thanksgiving and buy up enough turkey feathers to make quills for the coming year. He also ground his own Chinese ink.

Now he does neither. The quills, while being extremely flexible, required too much care and he discovered that two-for-a-nickel imported steel pens would do about as well.

It was the same with ink. Whereas it used to cost him \$5 a stick and require a half hour of grinding, he learned that bottled waterproof ink will outlast the sheepskin. In fact, even the storied sheepskin is fast disappearing, giving away to a 100 per cent rag paper which lasts just as well, is more uniform than the sheepskin and retains the ink over a longer period of time.

Rosen barricades the door of his office when there's work to be done on honorary degrees. Before admitting a caller, he stows the current job in a safe. When Harvard decided to award a degree to Winston Churchill, no ordinary messenger was entrusted with the task of carrying instructions to Rosen. Instead, an official of the Harvard Corporation conveyed the 29 word citation.

TODAY, Rosen probably can write the letter A in at least 1,000 different ways in freehand fashion, but no matter how he writes it, other engrossers can still pick out his work because of his distinctive style.

For his own amusement he turns out illuminated pieces for the walls of his home and office. Several years ago he started work on Lincoln's Gettysburg Address, but destroyed ten attempts before he succeeded in designing one that suited his critical eye. The first letter alone took him two days, and he worked three months in all on the illumination.

One of Rosen's most exciting jobs was his preparation of an honorary degree for James J. Storrow, late philanthropist of Boston. He said that his hand actually trembled when he started to write the name.

"It was Storrow's interest in me as a youngster, plus \$20 that he loaned me," he says, "which made it possible for me to study engrossing. You can imagine how I felt when I knew even before he did that he had been chosen by the University for an honorary Harvard sheepskin."

—IRV LEIBERMAN

# Lady Silversmith

BEFORE the industrial revolution there were some 800 silversmiths in the United States. Today there are not more than a dozen active professionals and of this number only two or three are women.

One of them is Margret Craver, a Kansan, who decided early in her student days to make silversmithing her career. Now she stands at the top of the profession. She is the only woman or foreigner to become an honorary member of the Master Gold and Silversmiths Guild of Sweden. England recognized her talent as a designer-craftsman a few years ago by inviting her to be the first American



When a particular tool is needed  
Miss Craver turns to her shop

and the first woman to attend a conference conducted by the Worshipful Company of Goldsmiths in London.

After graduation from the University of Kansas, Miss Craver studied in Sweden with Baron Erik Fleming, silversmith to the king, because there was no place in America which offered advanced training in her field. Back in this country, she made up her mind to introduce talented men and women to silver as an art medium. While waiting for an opportunity to do this, she quietly went on with her own smithing and her work was exhibited all over the country, including the Golden Gate Exposition in San Francisco, the American Art for American Homes in Washington and the Philadelphia Art Alliance where she won the Award of Merit for the best example of silversmithing.

In 1945 she joined Handy and Harman of New York, refiners of precious metals, as consulting silversmith and was immediately loaned by them to the War Department where she set up training classes in metal work for occupational therapists in service hospitals throughout the United States. Miss Craver also worked out projects to aid therapists in obtaining required exercise for increasing joint motion, muscle power and coordination in forearm and hand disabilities.

It was not until 1947, however, that she was able to put into action a long-range plan for training American silversmiths. She organized a non-profit craft service department at Handy and Harman which for the past three summers has sponsored the national Silversmithing Workshop Conference for teachers, at the Rhode Island School of Design.

Teachers with art backgrounds and representing accredited universities, colleges, art schools and high schools are eligible. Conferees are limited to 12 and are selected by a jury of art authorities. Master craftsmen are invited to conduct the conferences which include six to seven hours daily of raising and forging, research in design and lectures on metallurgical

information made possible by the industry's technological research.

William Bennett, designer of the Royal Hunt Cup and Ascot Gold Cup in England and faculty member of the Sheffield College of Arts and Crafts, came to this country to conduct the first conference and Baron Fleming, the second and third. The conferences are directed by Miss Craver.

"Presentation pieces, special gifts, church ceremonials and trophies provide an almost untouched market for the American craftsman," she said. "It is a market which has been the livelihood of European craftsmen through the ages." —EMILY S. NATHAN

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# Tudor Gowns the Great

By LEROY P. CHITTENDEN

**F**EW Washingtonians, accustomed to visiting notables, remember the call that King Prajadhipok—the King of Thailand—paid on the nation's capital in 1931. Not so George F. Tudor.

When George Washington University awarded the king an honorary degree of doctor of laws, Tudor was asked to outfit him with the traditional cap and gown. He anticipated no trouble until he got out his measuring tape. The king stood four feet seven inches, had a 28 inch chest and wore a 6 1/8 cap. No standard garment and no standard pattern would serve. The outfitter called his supplier only to be told that a gown of the required dimensions couldn't be turned out by regular production methods.

After much pleading the manufacturer agreed to put a seamstress to work turning out a hand-sewn silk garment, 38 inches long, the smallest he'd ever handled.

As capper and gowner of the great, Tudor has outfitted scores of notables including Presidents Hoover, Roosevelt and Truman; Ramsay MacDonald, a former English prime minister; Pascual Ortiz Rubio, president of Mexico, and Eugenio Cardinal Pacelli now Pope Pius XII.

Tudor is one man who can thank the depression for the fact that



he has a business of his own. In 1927 he joined a Washington haberdashery store as manager of its college department. When that company folded in February, 1933, he set up his own establishment.

From commencement caps and gowns, Tudor branched out to other types of regalia, including robes for the United States Supreme Court. He has personally measured every justice, starting with Chief Justice Charles Evans Hughes.

Tudor lists Associate Justice Felix Frankfurter as his best customer. Frankfurter has a habit of twisting in his chair as he listens to legal arguments. As a consequence, Tudor has to replace the back panel of Frankfurter's gown about once a year.

Federal Judge James Morris is another whose gown gets some hard usage. Morris invariably sits with his chin cupped in his hand supported by his elbow resting on his desk. As a result, the sleeve of the gown becomes frayed and has to be replaced frequently.

Back in 1938, Tudor was called to Police Court in the District to testify on a traffic case he had witnessed. He noted that the judge wore a business suit and decided it would add to the dignity of the bench to have the judge



wear a robe. That the judges in the Washington Police Court do so today may be a testimonial to Tudor's sales ability.

Among his other customers are most of the ministers in the nation's capital, a number of fraternal and sorority orders, and he does a substantial volume in confirmation robes for children.

Williams College introduced cap and gown wearing to the United States at graduation exercises in 1883. This custom, believed to have originated in England more than 600 years ago, provides the bread and butter of Tudor's College Shop. In 22 years Tudor has supplied more than 150,000 high school and college seniors in the Washington area with the traditional garments.

Of his present-day clientele, one of the hardest to sell was Washington Cathedral. For years this institution had been buying attire for its guides and vergers from England. After several unsuccessful attempts Tudor got a trial order which he filled satisfactorily. Since then he has made additional robes for them.

Outfitting the famous has its hazards as well as its rewards. At one time Tudor supplied a cap and gown to the then Secretary of State, Cordell Hull, who was to receive a degree from George Washington University. Hull paid by check and as Tudor was in need of some ready cash he took it to Hull's bank and presented it for payment.

Noting the signature, the teller left his window, returned a few moments later and asked Tudor to wait. When more than a half hour passed, Tudor decided to leave but was denied permission to do so. After more than an hour in suspense, with the bank employees watching him suspiciously, Tudor got his money. The bank had reached the Secretary by phone and verified the check. Since that time Tudor always has sent the checks of notables to his own bank for collection.

## Eleven Ways You Can Raise Money

(Continued from page 34)

drawbacks in case of adjustments for goods returned or defective merchandise.

**5.** Mortgages may be possible on plant facilities; first mortgage up to 60 per cent of value, second mortgage to total of 85 per cent, but second mortgages cost more.

**6.** Sometimes financing is advisable through separate real estate corporations—you set one up as a holding company for property. Rent paid by the operating company can be calculated so that the holding company has no money above expenses. Advantages: bonds of the real estate corporation may be issued more easily and at a lower rate of interest; liabilities for mortgages will not appear on the books of the operating company.

The tax rules often can be used to stimulate the flow of money, if properly applied to your own situation. Here are some things that are being used; several of them are quite new:

**1.** Have you thought about the sell-and-lease-back arrangement? Some companies sell their real estate or property to a charity, or other tax-free organization, and lease it back at a fixed rental. They get their fixed-asset capital to use as working capital.

**2.** Have a charity, or other tax-free group, join with you in a new venture; or in an expansion program. A college joined recently with a department store in developing a shopping center.

**3.** The limited partnership has recently been a most successful device for getting capital into a new business. It allows the investor to take the operating loss as an ordinary business loss, not a capital loss, on his income tax return. And profit is taxed as ordinary income, avoiding the double taxation of corporate profits and dividends.

**4.** Give your lender a capital gain instead of ordinary interest on his risk: issue bonds with increasing surrender values. You may sell a bond for \$75 redeemable at a given date for \$100. Your investor pays no tax until he collects the \$100 and is taxed only for a capital gain. At the same time, the corporation takes a tax deduction for \$25 spread over the bond's life.



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H-22

## Service Schools Need New Ideas

(Continued from page 48)

founded in other times for other purposes; in any likely case the colleges must do most of the job; so why not have an end to the old conflict between college and academy graduates and pass the responsibility to colleges which have or will create good departments of military science and tactics?

This plan would not necessitate abandonment of our traditional congressional appointments to an academic education at government expense. Public officials now making appointments to the academies could instead award scholarships to the approved Reserve Officers Training Corps colleges. We might even increase the number of such scholarships. But the appointee, instead of going to West Point or Annapolis, would first go to his state university or perhaps be allowed to choose any college which is on the approved list.

When the appointee reported to the college of his choice, ROTC officers would become his faculty advisers and administrators of his scholarship. They would begin teaching him military ethics; insist on a high order of scholarship and personal conduct; recommend technical courses to prepare him for his military specialty; begin teaching him to operate machines; send him to summer camps to train with his fellows; hold the power of dismissal over him; but otherwise, would allow him the widest possible latitude in the selection of his courses.

This doesn't mean that a military education would become any easier or any less Spartan than it is now at the academies. If anything, it would become harder; for there is no easy way for a man to educate himself for military responsibility in 1960. He can't avoid higher mathematics, physics, chemistry, astronomy or philosophy. He has to exercise his brain and prepare to think and reason.

But, by educating our officers in the colleges, we can put the emphasis on *technical* instead of on *military* training. We can, therefore, make the military career more attractive to a larger number of superior men; we can avoid the dangers of the cloister—of creating a class apart; we can leave the student in a natural civilian environment until he is 21; and, in my opinion, we can thus better

create a young man who is more of an individual and better trained to think and initiate.

On graduation, on recommendation by his ROTC officers, the young appointee-graduate then would stand competitive examinations with all the ROTC graduates who aspire to military careers. The examinations would be to determine the recipients of 12,000 probationary commissions in the military department of the United States. In the competition for these commissions the boy who had been educated at government expense would have no advantage over the one who had been educated, with ROTC, at private expense.

Suppose the boy educated at government expense fails in the competitive examinations? He will have been given preparation for a civilian career and can be commissioned in the reserve. At first this might seem wasteful, but it is actually less wasteful than the present system. A fifth of the appointees to West Point and Annapolis fail to finish, and a fourth of the graduates choose civilian careers.

The 12,000 successful competi-

tors would be granted probationary commissions and would be ready for assignment to one of the three graduate schools of the military department: West Point, Annapolis and Randolph Field.

Yes, I believe that West Point and Annapolis along with Randolph Field should be reconstituted as two-year graduate schools of a single military department. The venerable academies should embrace a new and honorable destiny: they should cease dealing with 17 year old cadets and midshipmen and begin dealing with 21 year old college graduates; instead of training a few for four years they should train all of our peace-time regulars for two years.

Once this change were made at West Point and Annapolis, and Randolph Field were added to them, then many of our old problems would begin to disappear. The 12,000 college graduates holding probationary commissions could be assigned to one of the three: 4,000 to each school, thus giving each a student body of 8,000. For the first year the men could be assigned without regard to specialty since the first year should be largely devoted to an over-all study of triplobious warfare.

For the second year they could be shuffled again and assigned to the schools of their specialty; and upon successful completion of the



second year they could be permanently commissioned and assigned to active duty.

The old conflict between academy and college graduates would be ended: promotion could be had on ability. The old academy-spawned rivalries between Army and Navy could be forgotten, for these new officers would hold their commissions in the military department. They could all wear the same uniform and denote their specialties with suitable insignia. Even those who operated different types of machines would understand that modern warfare must be planned and waged as a single operation.

We would have done with much of the old waste and duplication. A capable supply officer could purchase food, not for the Army, the Navy or the Air Force, but for the Defense Department. Our pilots could operate today from an aircraft carrier and tomorrow from a land base. Our experts in electronics—and they must multiply—would be expert whether they were operating on land, at sea or in the air. We would need only one program for the development of guided missiles, not three as we have at present.

**I**N THIS connection the Air Force command, in advocating a third academy, is breaking faith with Billy Mitchell and with most of us old-timers who fought so long for the recognition of air power. Mitchell and the rest of us believed in a single military department: we believed in unification, not triplication.

The present organization is a compromise accepted by the Air Force in order to gain autonomy. If the Air Force is no longer to strive toward true unification; if Air Force energies are to be devoted to the construction of a third service bureaucracy; then General Billy Mitchell can start turning over in his grave.

These are perilous times for America and for western civilization. The honorable profession of arms bears a terrible responsibility. One of our responsibilities is to attract to our profession the ablest young men of the nation, then to train them to defend freedom's bastion in a totalitarian sea. If we are willing to be unselfish; if we are able to make the necessary changes; if we will cooperate first with our free colleges and then with our free industries; I believe we can build an American defense organization which will be equal to the challenges.



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NB-39

## The Oregon Trail Still Calls

(Continued from page 45)  
pushed the idea zealously. When Secretary of Commerce Charles Sawyer recently dedicated the new Seattle Foreign Trade Zone, Miller and the Chamber's shipping enthusiasts were the proudest spectators at the ceremony.

Engle resigned nine years ago as assistant director of the Government's Bureau of Foreign and Domestic Commerce to go to the University of Washington. He confessed to the greater appeal of actual day-to-day contact with people who were on the firing line of business and industry. Nor did he put out of his mind entirely the attractions of boating on Puget Sound and fishing in the high Cascades.

ENGLE refers to his pioneer work on foreign trade and Seattle housing as "cosmic projects." However, he prefers advising an individual worker, investor or merchant on what should be done to get started in the Northwest. "One man operating a successful enterprise may mean an inestimable number of jobs and other enterprises," he points out.

A small manufacturer in a Seattle suburb hoped to raise \$15,000 to produce a cement block requiring no mortar. Was there a market for such an item? Engle interviewed contractors and builders. He became so enthusiastic that he helped the man obtain financing for a plant which now employs 50 people, many of them comparatively recent arrivals in the region.

"Without Dr. Engle I never would have started," said Charles E. Tidd, the manufacturer. "He babied my project along for weeks. I don't see where he got the time to give me."

Occasionally Engle's aides writhe outside his door on the campus, waiting to consult him about elaborate plans for a prospective new shipping line to the Orient, while he spends an afternoon with a cafeteria operator figuring out how the man's lunch trade will be affected by a change in Olympic Peninsula ferry schedules.

Beneficiaries of Engle's thoroughness include some of the largest mercantile enterprises in America and also businesses operating on a shoestring. An elderly couple found a deposit of lime rock behind their motor court. Was this of any possible commercial

use? Could it be hauled to market economically? Engle investigated the need for lime "flour" as fertilizer, and a new industrial plant was under way in the Northwest.

Sears, Roebuck wanted to know where the dividing line was between its Minneapolis and Seattle houses. At which point did orders commence to flow westward toward the Coast? Engle agreed to undertake the project if he could release his findings for the benefit of all businesses. For a generation it had been presumed that the Continental Divide, the backbone of the continent, separated the Puget Sound and the Twin Cities trading domains.

However, Engle discovered that the line of demarcation actually lay hundreds of miles east of the jagged vertebra of North America. Sears, Roebuck was amazed but accepted his carefully documented evidence. The result was a revision in mail-order staffs and merchandising arrangements.

Merchants in the sawmill town of Shelton, Wash., wondered why Saturday had slumped as a shopping day. Their chamber of commerce called in Engle to investigate. He studied the effect of local prices, parking meters and Saturday bank closings. The report

which he submitted told Shelton storekeepers more than they ever had known about buying habits and preferences of customers.

Because the Pacific Northwest is a frontier land, Engle has been one of the first of its citizens to put together the basic statistics on business activity. People indignant over some of his findings have found him militant in defense of the research done by his staff and himself.

OUT OF the insecurity of war and battle, many ex-GI's have hoped to own a business, a project which belonged to them. Thousands of veterans have been among the nomads swelling the population of the western states. These newcomers beat a path to Engle's office. Of all the possibilities in this strange region to which they had come, the tourist industry interested them most of all.

"They were young men," recalled Engle, "and they liked to hunt and fish and be in the outdoors generally. They asked me about running tourist camps, lodges, resorts and inns. All I had to offer was conjecture, so I kept quiet. But I decided I would get the facts as soon as they could be collected."

The Bureau of Business Research learned whether visitors to the Northwest preferred hiking, fishing, hunting, swimming, boating or just plain sight-seeing. If it



was boating they chose, did they want a rowboat, a canoe or a craft with an outboard motor? After determining that swimming was the most popular recreation, Engle's investigators sought to find out the preferred locale—ocean, river or icy mountain lake.

What did tourists like to eat? Were hamburgers really as popular as supposed? (They were.) How vast was the tourist industry? (More extensive than any other regional industry except lumber.) Where were additional motor courts needed? In what areas was a profitable season limited by weather which faded fast in late summer? Did wayfarers bring their own fishing tackle or did they expect resorts to have it for rent?

ENGLE'S files bulge with letters from men and women, most of them young, who have launched prosperous businesses based wholly on the survey of the tourist trade made by the Bureau of Business Research. The owner of a lodge near the upper Columbia River city of Wenatchee wrote, "I am doing a thriving business simply because I relied on information which you made available."

A 45 year old newcomer of Norwegian descent named Ofstad had an idea for an improved ski. Engle knew from his tourist-trade survey that week-end skiing crowds of 20,000 were not uncommon in Washington and Oregon. The Bureau rounded up people who could supply working capital, industrial management and the requisite wood and other materials. Now the crack University of Washington team swoops downhill on Ofstad skis, which last season also reached the winter-sports citadels of Ontario and Quebec.

Engle realizes that the problems of the Pacific Coast are far from solved. Yet in spite of the immense influx of people, the *per capita* income of the State of Washington—where most of his work has been done—is above the national average at \$1,453. Engle refers to the program of his organization as "business by compass."

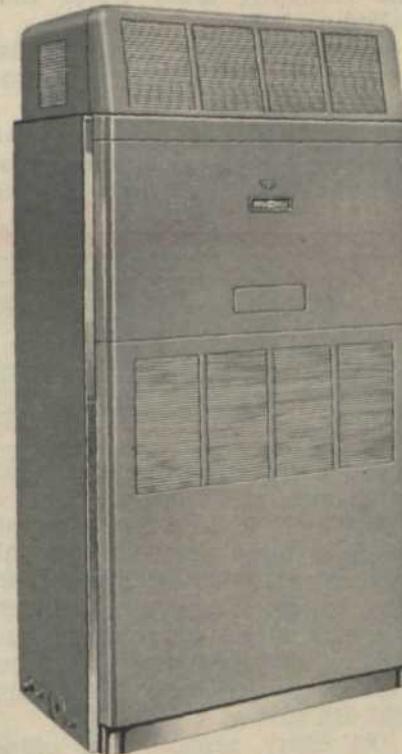
He adds: "We use a compass and other navigational aids to guide a ship. We operate a train by block signals. That's exactly what we attempt to do for business and industry in the Northwest when we collect every single pertinent fact. I find it's a pretty good system, whether we are advising a billion dollar corporation or a former Marine trying to decide whether he and his wife can raise game birds for the luxury market."

## FOUND: An Extra Selling Floor!

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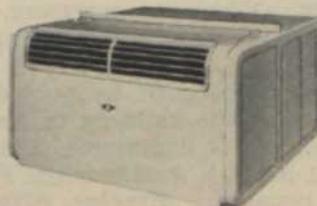
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Over 400 Frigidaire commercial refrigeration and air conditioning products—most complete line in the industry.

# FRIGIDAIRE Air Conditioners

## He Never Met an Evil Man

(Continued from page 36)

Impressed by such enterprise, the employer invited him up and hired him. Seyferth was back in the machinery business—at 30 cents an hour.

By 1919 his pay had grown to \$450 a month but his curiosity was even larger. Some dealings with industrial banks turned his interest to that field and he went to work for Bonbright and Company in New York. Salary, \$100 a month.

He saw the difference in wages as the price he must pay for knowledge.

"I was an apprentice again," he says.

Those who know him best still marvel, not only at his willingness to pay for information but at his aptitude in using it.

"In my business," says a man who often seeks his counsel, "he looks at a report and asks a question. It is usually a hard question to answer—but, once it's answered, the whole situation is cleared up."

For two years he worked at industrial banking. Then a company which found itself in difficulties asked him to undertake a reorganization. He did it so successfully that it set the pattern for the next eight years of his life. Moving from city to city he rehabilitated staggering manufacturing concerns.

His work for labor had taught him the problems of the employee. This showed him the perplexities of management.

"The big problem in reorganizing a company is the reorganization of the men," he says. "In the beginning, I thought that, if a company was in trouble, the management was no good. I soon learned that all management has strengths and weaknesses. My job was to find ways to use the strength and overcome the weakness."

While he was reorganizing a West Virginia company, they asked his help in salvaging a financially unstable YMCA. As a part of the cure, he rented office space in the building to the local chamber of commerce. This contact led to a membership. Finally, he became a director. After that he joined the local chamber wherever his work took him.

In 1929, he arrived in Muskegon, more than a little saddle-sore from his nomadic life. Don had been to 14 schools in six states. This did

not seem like a good way of life for him, or for son James, born in 1921, or Thomas, then a toddler of two.

The West Michigan Steel Foundry Company offered an anchorage. He bought a half interest. In 1932, except for a small block of stock sold to the public, he became sole owner. The company had felt the depression as much as anybody—much more than some.

Today production is 1,000 tons a month. Of its 500 workers, 100 have served 20 years, which includes a stint under the old management.

Labor turnover among foremen and up is practically nothing and, in the lower echelons, considerably under the average for the industry. The two unions with which the company deals never have called a strike.

Seyferth waives responsibility.

"It is the other members of the team who do it."

Assembling that sort of a team is merely a matter of "creating an attitude that challenges the best

"One of those things we have to be thankful for is that we don't get as much government as we pay for."

—Charles F. Kettering

in the leader so he can transmit it to the man at the bench."

At West Michigan Steel that attitude is maintained by monthly dinners, where foremen and other officers look at company business over first names and cocktails, and at the meetings where the executive committee looks for things that are wrong.

"At every session," an officer says, "he reminds us that, if Joe's production has fallen off, that's an effect. Somebody had better find out the cause."

If the cause is physical, the company provides doctors and may even send the ailing worker, or members of his family, to a hospital in Detroit. If it is personal, he gets whatever kind of help is appropriate.

Sitting in his pine-paneled office, his chin characteristically cupped in his hand, Seyferth discusses the practical aspects of these practices:

"The problems of the foundry industry are cost, production and scrap. These are all human prob-

lems. If they are met, sales will take care of themselves."

Graying and soft-spoken, he is of average height and deceptively slight of figure.

But the tools of machinists and stonemasons are not handled by frailty and the parents of 120 pound all-state football players obviously gave sinew to their sons.

On occasion the sinews show.

"He can fight like all hell and not give up," says a man who has fought with and against him, "but his fights are always over principles, not personalities." Members of the team regard him as a strict disciplinarian. His methods linger in memories.

His son, Jim, recalls a youthful malfeasance when he painted the inside of the garage, the automobile and whatever else was handy, with green shutter paint. His father merely locked him in the garage that he might contemplate the results.

"I still think of it every time I see a green shutter."

Had he painted only a spanner, the results could have been the same because his father recognizes no little errors.

"A mistake is a mistake," a company officer says, but the men who work for him "wouldn't have missed the years they have been here because of the development of their own capacities."

These capacities should give the man who fostered them time to play—if he could. He found golf unsatisfactory. He used to ride horseback.

"But he can't relax," an old friend says. "He's in business all the time."

His nearest approach to a hobby is a farm—50 acres of acid sand near Muskegon—which he bought in 1937, challenged by the accepted dictum that soil conditions denied Muskegon a supporting agriculture. Muskegon needed—still needs—surrounding farms.

Originally a lumber city, its 47 saw mills in 1887 cut more board feet of lumber than any city ever cut before. It boasted that it "built Chicago and 100 prairie towns."

But in the '90's the trees were cut, the saw mills gone and the population going.

Slowly Muskegon converted to a supplier city, but with terrific ups and downs because a business slump almost anywhere hit its customers—and 80 per cent of its food is imported.

The Seyferth curiosity and the Seyferth 50 acres attacked the proposition that sand over hard-

pan, though it may raise pine trees, is not agricultural soil.

"All land was intended to produce something," he says. "It's up to us to find out what."

He planted apple trees and raised chickens—900 layers whose eggs were given to institutions.

"If I sell them, I'm in business. And I have business enough."

Turkeys did well.

The sand was divided into strips where strawberries and blueberries were planted in controlled beds treated with different fertilizers.

He built a greenhouse and ordered rhododendrons and azaleas from a West Virginia nursery.

The nursery thanked him for the order but declined to fill it because "rhododendrons and azaleas will not grow in your soil."

A few letters later, they obliged.

Today these plants, started in the greenhouse, make the Seyferth home the high spot in the Muskegon garden show.

The experimental blueberry patch, mulched with natural leaves, stems and roots produces so convincingly that other farmers, using the same methods, produced a \$300,000 crop last year. The figure may soon reach \$1,000,000.

Strawberries are coming, too.

Now the local schools are preparing to set up an agriculture course with the Seyferth farm as a laboratory.

But the venture into farming was an addition to, not a substitute for, other activities. Officially he has been a director of the chamber of commerce and repeatedly its president. He is a long-time vestryman in St. Paul's Episcopal Church. He is a trustee of the Muskegon Progress and Development Fund set up in war days to build a backlog of money for city improvements when they could again be made. Today the fund is being used to build a sports arena—which 89.3 per cent of the people called Muskegon's greatest need—and playgrounds. He is a member of a committee set up at the request of the A.F. of L. which brings industrialists, retailers and labor leaders together to discuss community problems.

"What they talk about is important," an objective observer remarked, "although they are only a discussion group with no power to act. But the fact that they get together is good for everybody. It develops the art of understanding."

During the war he was the first chairman of the Michigan Economic Commission, appointed by Gov.

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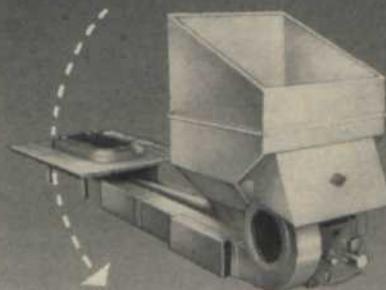


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Kim Sigler to develop the state's economic, industrial, communication and transportation facilities.

Unofficially he is a member of the staff of any local industry that needs his help—he is actually a director of many of them—and on occasion is appointed by law to take over distressed businesses.

Once, so appointed by the district court as trustee for an auto company, his first suggestion was that the company should fabricate its rear axle housings, instead of using castings.

One of his colleagues shakes his head over that one:

"West Michigan Steel was selling them the castings. We lost the business."

Then, philosophically:

"He was working for the auto company at the time."

Ten years ago, he became a director of the Chamber of Commerce of the United States of America. He has served the National Association of Manufacturers in the same capacity.

Into the national organizations he brought the same eagerness that he brought to his first chamber membership in West Virginia some 20 years earlier:

"I was enthusiastic over the opportunity for business to express itself."

The need for that expression is greater than it was then:

"People are now concentrated in the cities. Man is dependent on the machine. He can't go back to the land. Some 1,500,000 young men are seeking jobs that they can't find. They are full of hope and ambitions that they can't satisfy. The whole world is confused."

This does not discourage him:

"Thirty years ago, labor was in position to improve the American way. It did a good job. But today the greatest opportunity lies with business. Technocracy has not yet begun to scratch the surface."

"It is fair to expect new products as well as improvements in present products beyond the comprehension of anyone today. The opportunities stemming from these developments will be greater than any we have ever experienced and will produce problems that business must anticipate."

"I am convinced that we shall welcome the 30 hour week ten or 15 years from now. It will not come as a gift of enlightened management nor be forced by union power or government fiat. It will come because we shall have raised our productivity sufficiently to make it practical and necessary."

"These things will come best through the private enterprise system but it must approach the work with a consciousness of simple, spiritual truths. It must find an answer to the doubts and fears that obsess our workers and are the roots of unrest. We can't defeat communism by hating it. We can do it only by creating a profound appreciation of the fundamentals of democracy."

"What America profoundly needs today is a rededication to the simple truths that animated the founders of the nation. They had a faith that we lack and that faith gave them confidence to face the confusions of their times. If we

are to face today's confusions with equal confidence, we must have a restoration of the old faith in God."

As for methods:

The noon whistle had blown in the plant and his husky son, Jim, stood in the doorway, in khaki trousers and zipper jacket suited to a machinist learning the business from the ground up, as his brothers had learned it before him.

What would he add to a story about his father?

"Do the thing you dislike to do long enough for it to become a habit. Dad's been telling me that since I was so high."

Then he clumped out to lunch.

## Its Partners Are Taylor-made

(Continued from page 39)

without little business. If our relations with Union can be taken as an example, it might be well for both big and little business to take a good, appreciative look at each other."

Darrell T. Stuart, another whose specialty is painting service stations, feels the same way about it. Stuart painted his first station in Santa Barbara in 1932. Now he operates 40 trucks, employs 140 people, and keeps 3,700 stations freshly painted, for half a dozen oil companies, besides painting tanks, pipeline, refinery units, docks and other equipment in California, Arizona, Nevada and Utah.

"The way Union set me up in a business of my own was this," explained Stuart. "I gave them their money's worth with no skimping on that first station and they gave me some more jobs around town. Then they suggested a contract covering all their station painting in the county. My assets were \$600 and an old beat-up truck, not enough to swing the deal. But with the company's backing and the contract, I was able to borrow. It was tough going, but when things looked blackest, I'd holler for help, and I always got it. Union believes in giving the little fellow a break. That's a gospel I try to pass along to others."

Jack Smithers, who quit cotton farming in Texas in 1924 to come to California, where he learned steel fabricating with the little Pacific Steel Building Company of Burbank, landed his first service-station-repair contract in 1945.

"They said that if I made good I'd get another," Smithers recalled. "I had plenty of experience but

only \$250 capital. The company helped me buy my first steel and a used truck. By the end of the year I had overhauled half a dozen stations and earned about \$3,000."

In 1946, Smithers hit his stride. Prodded by his friends at Union, he went after contracts from other oil companies, not only repairing stations but building new ones as well. Within four years, Pacific Steel Building, which he took over, grew from Smithers himself to 25 employes. Volume pyramided from the first year's \$3,000 to \$250,000 in 1949.

Union's president, big Reese H. Taylor, is an ardent crusader for the free enterprise ideal. Much of Union's advertising is devoted to telling the stories of the little fellows both on and off the payroll who make Union big, with Taylor contending that it is only common sense and good business to set former employes up in business.

Taylor operates with 7,200 employes, 20 per cent fewer than were on the payroll a decade back. In that time Union's volume has doubled and sales have trebled, from \$72,000,000 to \$205,000,000 annually. Most of the work formerly handled by the 1,800 no longer on the payroll is done by specialists, largely former employes who are making more money than they ever did as wage or salary earners.

Taylor's impact on western business, since he became head of the company in 1938, has been widely felt. Trained in mechanical engineering at Cornell and California, Taylor was head of Consolidated Steel Corporation, a merger of four California independents, when the Union directors invited him to overhaul the depression-

starved company, just as he had put new life in the steel business by successfully competing with Big Steel for the spectacular construction jobs of the West. While he rebuilt and modernized Union's plant, Taylor fired the company with a new competitive spirit, largely by providing ambitious employees with opportunities to strike out on their own.

"There is nothing philanthropic about this," Taylor insists. "We think it is plain good business for the big fellow to help the little fellow and vice versa.

"Right now we are penalizing ourselves moneywise temporarily by shutting down our own wells and buying 25,000 barrels of oil daily from small independents, paying them more than it would cost to produce the oil ourselves. If we didn't do that, many small producers might be squeezed out, forcing hundreds of people out of work. If they go broke they buy no Union products. If they're in business, they're good customers."

Contracting for specialized services benefits the company financially and stabilizes working conditions as well, according to Taylor, who cites drilling operations as an illustration. Union has had as many as 40 drilling crews making hole at one time, and as few as five.

"This fluctuation kept a lot of expensive equipment and skilled men idle at times when our drilling requirements were slack," he explained. "Yet sometimes when our crews were not working the men and rigs could have been used to advantage by other companies. So we sold our rigs to our employees, and they are being operated by drilling specialists on contract to us and to other companies. The men are working steadier, their earnings are greater, our drilling costs are down, and everyone is better off.

"It is the same with maintenance crews. A major refinery unit overhaul requires up to 200 trained men with special skills we cannot use to full capacity between overhaul periods. By contracting the overhaul to firms specializing in such work, the skilled and experienced crews can move from refinery to refinery, enjoying steadier employment at rates of pay commensurate with their skills. This lifts the valleys and levels out employment so that more men and more equipment are busier more of the time. It is good business for us, 'the big fellow' in this instance, and for the independent contractor, 'the little fellow,' and for the men who do the work."



## ***Someone ought to get busy...***

ARE YOUR STREETS booby traps at night? Are children safe during school hours? Do your customers risk a limb to do business with you?

You have a right to public safety. It can be had. So, if you think there's a kick coming, go right ahead with it. Only don't keep it to yourself. Tell it to the folks who will help you do something about it. Your chamber of commerce is full of just such people and a membership is the only kicker's license you'll need.

If you can't spare the time to attend committee meetings, you can at least spare the dollars. In all probability, your chamber is working on your problem and your assistance (in time or money) will do much to insure the solution of yours, as well as other vital community problems.

While your kick is about safety of the streets, another member may be concerned about the lack of playgrounds, the inadequacy of the police force or the high fire insurance rates. He helps you and you help him. He, you, and the community all benefit.



*It's not always easy to solve every problem, but it is always easy to get help. All you need is to be on the team. Ask your chamber of commerce executives for your kicker's license.*

**CHAMBER OF COMMERCE OF THE UNITED STATES**

**WASHINGTON 6, D. C.**

## Here Comes the South!

(Continued from page 31)

clothing compared to \$477 in Minneapolis. That saving of \$62 a year stems from the South's more favorable climate. A small amount, to be sure, until you add in comparable savings on fuel, costs of construction, and on food. Then it mounts. And as the South rounds out its farm economy, produces more milk and other products that it formerly imported, the cost of living will be reduced even more.

**W**HEN these adjustments are made for our lower cost of living, the real income of the southern worker—the number of dollars in his pay envelope translated into the goods and services those dollars will buy—compares favorably with the national average.

But that's just what we say. What do others say? Northern management itself states that it's not looking for a lower wage rate when it comes South. That was made clear by M. E. Coyle, vice president of General Motors, before the 1948 convention of the American Chamber of Commerce Executives. It has been stated by many others in responsible positions. And that was substantially what the National Planning Association found when it studied the factors which prompted management to locate new plants in this region.

When Textron alarmed New Hampshire by announcing plans to move its operations out of that state into the South, wage scales were not at issue. Productivity was at the heart of the matter. And productivity is of real concern today—not only to management but to the whole future of our economy and our standard of living. On that front, perhaps, the South does enjoy a competitive labor advantage.

There is no doubt about the southern worker's willingness to do a day's work for a day's pay. Although the South has its 40 hour week, its union organization, its paid holidays and vacations, hospitalization and other benefits, the southern worker grew up with a cotton pallet and not a featherbed.

The agricultural tradition of the South is the best explanation of our attitude toward work. Throughout our region thousands depended on the soil for a livelihood and they tilled the soil from sunrise until darkness drove them to the house at night. Our people know there is no substitute for work.

But, if management itself says that it's little concerned with labor matters, what factors have prompted industry to favor our region? The answer involves a look at a map, one that covers the whole of the western hemisphere from the Arctic Circle to the southernmost tip of South America—one that notes climate, population, natural resources, and the routes that hostile bombers are most likely to fly in any attack on the United States.

That map holds the key to what is happening in the textile industry. You can't grow cotton in the stern climate of Massachusetts but you can grow it in abundance in the rich area below the Mason-Dixon Line. That makes the industry a natural for our region in terms of more efficient production and more economical distribution. Shipment of finished goods

"There is no conflict between the interests of business and of the whole country. Indeed, it cannot be too strongly affirmed that what is good for all of the people is for that very reason good for business."—Philip D. Reed

from the point of production to the centers of consumption makes more economic sense than shipment of bulky raw materials to a corner of the United States for fabrication and then back-hauling to the final market.

More efficient distribution has been and will continue to be the key to much of our industrial development. And if we can preserve our free market pattern, more economical distribution will be followed by lower costs, greater consumption and a higher standard of living. Hundreds of plants have been located in this region to serve our growing markets. Our school, hospital, residential and industrial construction has created a vast market for building materials. Our highway program has expanded our market for concrete, for automobiles, for tires, for accessories.

Marketwise, the South is going to move ahead even more rapidly. More payrolls mean more market and more market means more factories to serve that market. Thus it's reasonable to expect that an increasing number of automobiles for sale in this region will be as-

sembled in the South even though Dixie can scarcely supplant Detroit. That in turn will mean more tire factories even though we may never displace Akron as the rubber center.

Industry begets industry. There's a good example right here in Jackson. A drug manufacturing company, a glass bottle factory and a paper carton plant all are located adjacent to each other, each serving the other as a market and as a source of supply. There are many such throughout the region.

Progress begets progress. Much has been said about power development in the TVA area. But look beyond to other sections and see the tremendous expansion undertaken by private electric companies which have built thousands of miles of lines, added new generating capacity and a host of new customers for current and appliances. What is more logical than to expect that plants to build washing machines, sewing machines, vacuum cleaners, light bulbs, fluorescent fixtures, radios, television sets should follow? Some already are established.

Others are coming—because the South is on the way. Rising standards of medical care have been followed by factories. Recently several plants to produce pharmaceutical and biological supplies and surgical instruments have come to the South. That brings in more payrolls and we climb another rung. Educational standards are rising with more jobs for more teachers at higher salaries and in more modern buildings. That keeps the cycle going.

**T**HE natural market area of the South extends far beyond the borders of the region. Look at some of our ports down the Atlantic from Hampton Roads: Charleston, Savannah and around to the Gulf to Mobile, Gulfport, New Orleans, to name only a few. More efficient distribution through these ports has prompted certain industries to locate adjacent to them and serve the export as well as the southern market. A good example is a drug company which established a new plant at Gulfport to supply customers in South America in addition to those in the region. Others will do likewise. Already the tuna industry has plans to center its operations on Gulf ports for more economical operations. That will bring in new processing plants and payrolls.

Our vast stores of natural resources, of course, explain part of our continuing industrial expansion. The South holds the nation's

richest reserves of timber—nearly a fourth of the total stand and about three fifths of the precious hardwoods. Understandably this has been responsible for the movement of woodworking industries from cutover regions to this area. Our climate is favorable to the rapid growth of trees. Our railroads, our power companies, our state colleges and extension services have foresters working with landowners to improve management practices.

Recent explorations and discoveries in Louisiana, Texas, Arkansas and Mississippi prove that the middle South holds quantities of oil. Our region is rich in natural gas. This means that our industries can be free from the threat of economic paralysis that grips regions dependent on coal.

THE South is a veritable treasure house of minerals. Arkansas is a leading producer of bauxite and has our only known deposits of diamonds. Louisiana is rich not only in oil but in sulfur and has some of the world's largest salt mines. Texas is rich in oil, sulfur, helium and potash. The ore deposits in Alabama can keep the blast furnaces of Birmingham going for a century and a half. Florida leads in phosphate production, Georgia leads in kaolin, ranks second in barite, third in granite. North Carolina has mica, asbestos and such rare minerals as monazite and wolframite. South Carolina is rich in fluorspar and also produces gold, silver and manganese.

Industries to process such raw materials into finished goods are part of the natural heritage of the South and we will continue vigorously and rightfully to seek their development. In many cases in the past such development has been thwarted by artificial barriers such as discriminatory freight rates. These barriers made much of the South and West virtual colonies left to export their riches to manufacturing regions. But that era is closing.

To be sure, the transformation of the South is going to hurt a few people in a few places. But as the dentist says, it's just going to hurt for a little while and will be for the long-range good.

Already business has given considerable study to the advantages of decentralization and to the location of factories on sites surrounded by fresh air and sunshine. Production engineers have found that one-story buildings make for greater efficiency. Military men see dispersal of plants as essential to national security. All of these fac-

tors foretell the further movement of industry to the South. Dixie has hundreds of communities that fit in with management's plan for decentralization. It has the available land that fits in with the engineer's plan for a more efficient plant.

Doubtless the South's development will halt the migration trend that in the past has seen many of our people leave for the North or the East. Perhaps the trend will reverse. A few merchants' associations may scream disaster but they may be outshouted by the traffic experts who are struggling to prevent congestion in some metropolitan areas from developing into complete paralysis.

Recently, several "wet" industries surveyed our ground water resources and on the basis of their findings plan to relocate in the South. If that makes us an industrial bandit, there are doubtless a few million New Yorkers, after shaveless and bathless days, who are wishing that we'd get a lot busier than we have been.

Those who have visited us tell us that the South has something more than a natural advantage of geographical location, natural resources and a tradition of a day's work for a day's pay. Prominent men from all walks of life have come to our region and we've asked them questions. They have told us about these business factors, location, market, raw materials, fertile soil, diligent workers. They've added something else. The South has faith in itself. It has a future and a future that men like these want to share.

THE South is on the way and a lot of the road still lies ahead. Our people would be the first to admit that, even though we're building at a rate that dwarfs national averages, we still have a way to go. But the trend is upward and as long as the road is kept free of artificial barriers we'll maintain and increase our rate of progress with lasting benefits to the entire nation. Liberties are the concomitant of opportunities, not of legislation or regulation. Erect new barriers, whether imposed by federal interference or other sources, and we'll be stopped cold, to be sure. And free enterprise will be stopped right alongside us. The preservation of a free economy and of the right of citizens to work out their own destiny from the grassroots up is much more important to America today than whether the sound of the looms and spindles is heard in the Merrimac River valley or along the delta of the Mississippi.

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## The Things We Build

(Continued from page 42)  
really want to do something nice for us—something we'd love—well, Bob's designed a small ranch-type house that would be perfect for us. We could afford the upkeep, too, once it was built . . ."

"Of course I'll build it!" he said as if such a thing were not even worth discussing. "I'll furnish it, too! But if I want to do more—"

"No, Dad," Laura said. "That would be wonderful!"

**W**HEN the wedding morning came, all too soon, Graham paced the living room in his new cutaway, realizing that today he'd have to make some pretense of being cheerful.

He ran a hand over the back of his neck. Somewhere, he knew, he had failed. He hadn't steered Laura the way he'd wanted her to go. Maybe it was because he'd always been too preoccupied with the store; and yet the store itself now seemed almost a white elephant, huge and pointless. . . .

He heard himself being called. Clara came down the stairs to tell him he could see Laura now.

So he went up to her room; and on the threshold he checked himself, caught his breath. He stared, and his heart began to pound. He could hardly believe what he saw.

Laura stood in the center of the room in her long bridal gown. She had not yet put on the veil, and her hair shone in the sunshine that poured through the window. She was smiling, her eyes very bright. It was hard to realize that this young woman, so poised, so confident, so full of warmth, was his child. He felt a sudden wrench, wishing his wife might have lived to share this moment. . . .

A couple of her bridesmaids were with Laura, but they discreetly slipped out of the door. And when he was alone with his daughter, Graham whispered, "Laura—Laura, you're beautiful!"

He went forward unsteadily. When he spread his arms, she came into them, and he held her close, with a kind of desperation.

"Laura, dear—"

Her cheek was on his shoulder. "I—I'm glad," she said, "we're having this minute together, Dad. Some things have me all—choked up. I don't know just how to—say them—"

"Don't try, dear. I understand." "No, I don't think you can," she

whispered. "I mean, Dad, how *grateful* I am—"

"Grateful? When you haven't let me do a thing?"

"Grateful for the kind of life I've had," she said. "You've given me—everything, Dad. The *best* of everything. It—it's been wonderful. There's no way of saying thanks."

Graham looked at her head a moment, in wonder, then stared at the wall. A sense of revelation caught him.

Was this the answer to his despair? You did your best while you *had* your children. You gave them what you could. And when they left, you had to be content with the knowledge that while it had been yours to do, you had done your job well. . . .

"There's another thing, Dad." Laura spoke gently. "You know what's giving me the courage to go ahead on practically nothing? First, it's because I know *you* were able to start from scratch and make a success. And second, 'way down in my heart there's the feeling that we've always got you behind us like—like the Rock of Gibraltar!"

Graham didn't know what he replied or what else Laura said. A new kind of confusion filled him, and he could drag no words out of himself. After a few minutes, his eyes were blurred with tears.

Clara, seeing him like that as he came into the living room, said, "There's no use being miserable about it now, John. You may as well make the best of—"

"Miserable?" Graham stared at her in amazement. "What the devil are you talking about?"

Clara could only blink.

"I feel—marvelous!" Graham said, his voice shaking. "I'm *proud* of those kids! They—they've got guts!" He looked up the stairs, then brought his eyes back to Clara. "All my life I thought I'd built only a bank account and a store. My God, Clara, they're just *symbols*! You know what I *really* built? Courage in that kid of mine, and character, and confidence! *That's* what I've been doing all these years!"

He went to the window and wiped a handkerchief over his face. Looking out across the city, he could see the great Graham sign against the sky. He grinned.

"Clara," he said, "I—I've never felt better in my life. For the first time I know I've made a success!"

# By My Way

By R. L. DUFFUS



## Let Congress talk

CONGRESS this year has been passing bills at the rate of one bill for each 19 hours in session. Some bills take less time, of course, and some more. Each bill gets a little less than eight pages in the *Congressional Record*, but this is an average, too. Some bills, as readers of the *Record* are well aware, get more. These statistics prove, of course, that members of Congress can talk. Some people think they talk too much. But the statistics also show that the talking prevents too many laws—or at least more laws—from being passed. If Congress were in session day and night the year round, excepting Sundays and legal holidays, the annual crop of laws could not be much more than 400. Almost any of us, if he dropped whatever else he was doing, could master that many laws and be a good, law-abiding citizen. If there were more laws this would be harder. The talking, plus the fact that Congress does not stay in legislative session all the time, makes life easier, and I don't think I shall at this moment propose any drastic changes in our national legislative machinery.



## Future gunmen

I NOTICED an advertisement of a "frontier gun that puffs real smoke." I suppose the little boys that occasionally hold me up, springing around the corner and scaring me half to death as I meditate on the beauties of nature, have such weapons. I wonder if their parents realize the danger of this sort of thing. The first thing they

know those boys are going to be grown up and out in Hollywood, doing Westerns for the screen. What begins in play can sometimes end pretty seriously.

## Automotive psychology

SOMETIMES I think automobiles are human, too. Ours, which is fairly old but not as old as Petunia, the self-propelling Duffus cat, gets lazy in the spring and quits work on the slightest provocation; it worries about imaginary diseases, when the only trouble is a little moisture around the spark plugs; it coughs when going uphill; then it forgets itself and gallops around like a colt. It has a personality, also. It is simple, kindly, a bit ingenuous, in spite of having been around a lot. In these respects it differs somewhat from Petunia, who is complex, worldly wise and kindly only toward persons (rarely cats) whom she believes are worthy of her notice.

## Petunia, the normal cat

I READ to Petunia, who reached the age of 11 not long ago, a newspaper account of a cat in Minot, N. D., who liked tomatoes and sugar, enjoyed being operated on with a vacuum cleaner, chased every dog he saw and died at the age of 19. Petunia said everyone to his or her taste, but personally she would rather be normal than famous. She would not, she said, eat a tomato just to get her name in the paper and as for dogs she was, she declared, too much of a lady to chase them; her habit was to ignore them. She thought the story was just a publicity stunt.

## A good baby crop

THREE million, five hundred and eighty-one thousand babies were born in the United States last year—more than the total for any 12 months in our history except 1947. The number is probably more, also, than the population of the 13 col-

onies at the time of the Revolutionary War. It is more than the present population of Ecuador, Eire, Norway, or Uruguay; it is about half the population of Sweden; it is nearly two thirds the population of Switzerland. This is a lot of babies. But I suppose the really important thing about them is not their number but the fact that all of them were so darned cute.

## Stupid—and why not?

AN ENGLISH lady physician says that if a baby looks "cowlike and stupid" its parents should not worry; these may just be signs of good health. I would go a little further. I would say that a person of any age who is well fed and thoroughly healthy in every respect might seem slightly stupid. What produces ideas, I think, is discomfort, and this is why civilization flourishes more in the temperate than in the tropical zones. If I hadn't had a slight cold I probably wouldn't have written this paragraph. I'd have sat around and been stupid and content. Or am I?



## Self-made man

A PSYCHOLOGIST experimenting with white rats has found, he thinks, that laziness in rats, and probably also in human beings, is hereditary. This may be true in many cases but not in my case. I was born of industrious parents and other ancestors and it took me many years to get as lazy as I now am. I am, in this respect, a self-made man—and proud of it.

## As to renting a boxcar

I READ somewhere that railroads can now rent boxcars instead of buying them outright. The charge would be about \$1.55 a day while the car was fresh and new but after five years this would drop to \$1.10 and after 15 years, maybe, to 20 cents. I thought of applying, because if a railroad can rent a boxcar why not an individual? I thought my wife and I might set up housekeeping in a boxcar and see the country. But there was a catch—as so often seems to hap-

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pen in plans I think up. The rental charge covered merely the use of the car. It did not cover the cost of hauling the car around the country. I can't go any further until I can meet this cost or, perhaps, rent a locomotive and a railroad to run it on. If anybody will let me have these facilities at bargain rates—say about \$3.45 a day for the locomotive and the railroad complete, or \$5 a day for the locomotive, the boxcar and the railroad—I shall be grateful. I'll promise to return everything in good condition, too, 15 or 20 years from now.

### The "flying university"

YEARS ago, before the war, a "floating university" went round the world and had interesting experiences. This summer some 40 odd students of Lafayette College, so it has been announced, are going on a "flying university" trip around the world. Traveling westward, they will take their final examinations in Rome—if they can get their minds long enough off the sights of that famous city. I should think there might be difficulties all along the way, because a student might have to decide whether he would catch up with his reading assignments or look out the window at the scenery. Then, too, the scenery goes by so fast in air travel that a careless student might confuse Wake Island with one of the Hawaiian group or Thailand with Iran.

These globe-trotting students will return to Lafayette. But what if the idea is developed to the point where the entire college course is done by air? The graduates in that case will not be able to return to the dear old campus with its ivy-covered buildings; there will be no campus unless the whole earth is viewed as such, and there is no ivy, as a rule, on passenger airplanes. I don't question that much will be gained but I am glad I went to college in the old-fashioned days when you knew where you were.

### Unfair to Mosquitoes?

A NEW YORK medical professor has been working on a plan to kill male mosquitoes. Or, one might say, on a better plan than the old-fashioned one of waiting for the mosquito to get settled on one's person and then slapping him down. Dr. Morton C. Kahn's method, as explained in the newspapers, is to lure the male mosquito by broadcasting the authentic sound

of a female mosquito. The male mosquito flies toward the sound but what he encounters is not a sewing circle or a name band but an electric grill. This is all very well for human beings, and I think we should all be grateful to Dr. Kahn. But it doesn't seem quite fair to the male mosquito, who has to listen to the commercial and then doesn't live long enough to hear the rest of the program.



### "Pride, pomp," etc.

SHAKESPEARE makes Othello speak of "the plumed troop" and the "pride, pomp and circumstance of glorious war." I wonder what Othello would have thought of today's fighting man, as shown in Defense Department photographs. He may wear a pressurized costume bulging like a pile of small rubber tires, or an even bulkier number padded and masked with fur for Arctic operations, or a green rubber outfit with frog-like feet, or coveralls and a catcher's mask. These clothes are, to say the least, not natty. They are not get-ups in which a soldier would like to go and call on his best girl. I think they show that though we are determined to defend ourselves if attacked, we are not a militaristic nation. We may still have a few "plumed troops" but they are for parades, the Mardi Gras, perhaps, when we are all feeling jolly and good-natured. Well, this may be as it should be. I hope that war will some day end forever but I wouldn't like to see parades abolished.

### On swearing off

I STOPPED smoking for a while. I am not putting out any information as to when or whether I shall resume. Judging by past experience, it is only a question of time. I am not putting on any airs, either. I am allergic to people who make a virtue out of not doing some relatively harmless thing, and I don't wish to become one of them. I found that not smoking was not hard *all* the time, it was hard by fits and starts. For instance, I didn't mind not smoking

when I was asleep or when I was eating something I like. I didn't mind not smoking when I was alone as much as I minded it when I was with other people who were smoking. I didn't mind not smoking when I was working so much as I did when I sat down—say, after supper—to relax.

As I think over the situation I am not sure whether or not it is worth the wear and tear on one's will power to swear off doing anything that is respectable, legal and not forbidden by one's doctor. If one uses up will power not smoking is it not possible that some day one will need will power for a real emergency—such as bracing oneself to dash into a burning building and rescue an orphan or two—and not have any?

## What is it about June?

I LIKE June well enough. It is the month of marriages, which is a good thing; the leaves are still fresh and don't have to be dusted off every morning; birds sing more and possibly more sweetly than they do later in the season; the days get as long as they can and then start to get shorter, which proves that if we wait long enough Christmas will again be here; in short, summer shows up and we don't get time to grow tired of it.

Yet I think June has been over-publicized. To hear some people talk about it you would think the other 11 months were just time that had to be struggled through in order to get to June. I like the other months, too. I like October. I don't even mind March. Still, I don't mind June. Bring it along.



## Russia rejects Buffalo Bill

THE RUSSIANS have been trying to keep Buffalo Bill books out of their part of Berlin. This news surprised me, because I didn't know Buffalo Bill was still in circulation. But the Russians are behaving about as I would expect. The Buffalo Bill of fiction (I am not speaking so much of the Buffalo Bill of real life) was a strict individualist. He had no five-year plan for shooting either buffalo or bad Indians. He was

bourgeois. He was middle class. He deviated to the right. So, for that matter, did Old Sleuth, Nick Carter, Frank Merriwell and other favorites. So did G. A. Henty, who, though not a dime novelist, used to make life worth living for boys. You cannot have heroes like the ones described in these books and still maintain a communist state. Stalin, for instance, would be rightfully jealous of Frank Merriwell; he would have Buffalo Bill in the middle of Siberia, in a salt mine, before you could say Jack Robinson; and if you did say Jack Robinson he would take Jack for a G. A. Henty character and your friends and relatives would hear of you no more. I am glad I do not live behind the Iron Curtain. I am glad I can read Buffalo Bill or Nick Carter whenever I like, provided the capitalistic system will yield me enough pennies to buy or rent a copy.

## The vest goes out

I UNDERSTAND the vest has gone out or is going out. It seems, as near as I can tell, that this garment started to disappear during World War II, when you could have a double-breasted suit or a vest but not both. Naturally a great many of us overage or otherwise militarily undesirable civilians chose to have a double-breasted suit, because even in wartime a man going down a busy street, such as Fifth Avenue, F Street, Michigan Boulevard, Market Street or even Canal Street with nothing much on but a vest would be sure to attract unfavorable attention. But I do not see why the vest stayed out. My own vest has four pockets, filled with pens, pencils, receipts for registered mail, stubs of used theater tickets, a pen knife and so forth. I could carry marbles, fish hooks or angle worms in them, too, but I don't wish to. I couldn't manage without a vest and I don't intend to.

I shall go doddering around in a vest, I hope, for years to come, just as old gentlemen after the French and American Revolutions went doddering around in knee breeches after pants had become all the vogue. I am not going to be a slave to fashion.

## A total of two

IF IT'S not too late to mention it I'd like to say that the census-taker counted my wife and myself, along with many others. It turned out as we had always suspected—there were two of us.



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If you seek a pleasant peninsula look about you.

Any manufacturer seeking a favorable location would do well to heed the General's words, still in use on Michigan's seal and as sound now as when he wrote them. Probably you aren't looking for a peninsula. Certainly not one so large as either the Lower or the Upper Peninsula of Michigan. What you are looking for, perhaps, is a good small city in which to establish a factory... a good place to live or work or develop a manufacturing business.

Outstate Michigan, where Consumers Power Company supplies electric and natural gas service, has many such cities. Cadillac, Owosso and Ionia are three of them. Pleasant is the word for these cities. Business districts are clean and vigorous, residential neighborhoods full of comfortable homes and lovely trees, industries busy and successful. The people are capable, friendly folks with whom it's nice to do business. Wouldn't you like to receive more detailed information? We will be glad to supply it.



## You'll go places in any of these cities

**OWOSO** (population 17,500) is 24 miles west of Flint, 83 miles northwest of Detroit. Owosso manufactures ranges, heaters, automobile batteries, castings, machinery, canned goods, combination doors, furniture, snow shovels, steel tanks, automatic ventilators, concrete products, tools, chemical products, trailer coaches, abrasives, bronze bearings, electric motors, flours and mixes, glue presses and clamps, prefabricated buildings, aircraft indicators and other products.

**CADILLAC** (population 12,000) is 96 miles north of Grand Rapids, 192 miles northwest of Detroit. Cadillac manufactures heaters and automatic radiator shutters for busses, trucks and Diesel locomotives; brass, aluminum, grey iron and malleable iron castings; extruded and molded rubber goods, pleasure and speed boats, concrete pipe, building blocks, awnings and tents, clothing, road machinery, plywood panels, heating and temperature control equipment, knit fabrics, overhead doors, etc. It is surrounded by hunting, fishing, summer resort and winter sports country.

**IONIA** (population 7,000) is 33 miles east of Grand Rapids, 121 miles northwest of Detroit. Ionia manufactures automobile bodies, automobile body parts, meat products, flour, pottery and other products. Michigan State Reformatory and Ionia State Hospital are located here.

## Check these Advantages of OUTSTATE MICHIGAN



\* Shading on map shows territory served by Consumers Power Company.

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